

Reinsurance

TELEGRAMS :
OSTERLINGA LONDON

TELEPHONE
MANSION HOUSE 6671

STERLING

OFFICES LIMITED
INCORPORATING
A. F. PEARSON & CO.

ESTABLISHED 1877

REINSURANCE BROKERS

25 BIRCHIN LANE
LONDON E.C.3

MANAGING DIRECTOR

A. RENDTORFF

DIRECTORS

S. BARTLETT

W. R. BEAVIS

R. W. REID

W. RENDTORFF

A. W. LENNOX ROBERTSON

FOREIGN MANAGER

V. R. WILLEMSON

Correspondents

NEW YORK

Sterling Offices Ltd. of New York
116 John Street

TELEGRAMS : SECIFFO NEW YORK
TELEPHONE : BEEKMAN 3-3430

PARIS

Sterling Offices Soc. Anonyme
51 Rue Cambon

TELEGRAMS : PARSTERLING PARIS
TELEPHONE : OPERA 55-18

The Oldest Japanese Fire Insurance Company

TOKYO FIRE

Insurance Company, Ltd.

Established 1887

Fire, Marine and Accident

Capital Subscribed - Yen 10,000,000

„ Paid-up - - Yen 2,500,000

Total Assets at

30th June 1937 over Yen 28,000,000

HEAD OFFICE: TOKYO, JAPAN

LONDON AGENTS

STERLING OFFICES Ltd.

25 BIRCHIN LANE

LONDON E.C. 3

Telegrams:
Osterlinga London.

Telephone:
Mansion House 6671

Telephone:
Avenue 5200 (7 Lines).
Telegrams:
Golmick, London.

Codes:
A.B.C. 5th Edition
and Bentleys.

BAIN, SONS & GOLMICK, LIMITED.

1-3, LOMBARD STREET,
LONDON, E.C.3.

INSURANCE AND REINSURANCE BROKERS

REPRESENTING IN LONDON:

L'AIGLE

Compagnie Anonyme d'Assurances contre l'Incendie, of Paris
ESTABLISHED 1843

LA BALOISE

Compagnie d'Assurances contre l'Incendie, of Bâle
ESTABLISHED 1863

LA FRANCE

Compagnie Anonyme d'Assurances contre l'Incendie, of Paris
ESTABLISHED 1837

LA FONDIARIA

Compagnia Italiana di Assicurazioni contro l'Incendio, of Florence
ESTABLISHED 1879

"NATIONAL"

Allgemeine Versicherungs-Aktien-Gesellschaft, of Stettin
ESTABLISHED 1845

SOCIÉTÉ ANONYME DE RÉASSURANCES
contre l'Incendie et Autres Risques, of Paris
ESTABLISHED 1884

Managers for Great Britain of:

LE PHÉNIX Compagnie Française d'Assurances sur la Vie,
of Paris
ESTABLISHED 1844

Grinnell
AUTOMATIC SPRINKLER
& FIRE ALARM SYSTEM



The protection of buildings against the fire peril is best achieved by the installation of the "Grinnell" Automatic Sprinkler and Fire Alarm System. The illustration shows the new premises of Messrs. John Barnes & Co., London, N.W., where the "Grinnell" system has been adopted.

MATHER & PLATT LTD.

PARK WORKS MANCHESTER 10.
PARK HOUSE ST. SMITH ST. LONDON SW.1.

WILLIS, FABER & PARTNERS,

LIMITED

REINSURANCE MANAGERS AND BROKERS

REINSURANCE MANAGERS (EXCEPT MARINE) FOR THE UNITED KINGDOM & EUROPE OF:

THE TOKIO MARINE & FIRE INSURANCE COMPANY, LTD. (Estd. 1879.)

Paid Up Capital Yen. 55,000,000 — Total Assets Exceed Yen. 198,000,000

THE MEIJI FIRE INSURANCE COMPANY, LTD. (Estd. 1891.)

Paid Up Capital Yen. 3,250,000 — Total Assets Exceed Yen. 52,000,000

THE MITSUBISHI MARINE & FIRE INSURANCE COMPANY, LTD. (Estd. 1919)

Paid Up Capital Yen. 5,000,000 — Total Assets Exceed Yen. 34,000,000

THE TAISHO MARINE & FIRE INSURANCE COMPANY, LTD. (Estd. 1918.)

Paid Up Capital Yen. 2,500,000 — Total Assets Exceed Yen. 22,000,000

SOLE CORRESPONDENTS IN THE UNITED KINGDOM FOR FIRE REINSURANCE OF:

THE ASSICURAZIONI GENERALI of Trieste and Venice (Estd. 1831.)

Paid Up Capital Lire. 120,000,000 — Total Assets Exceed Lire. 3,000,000,000

COMPAGNIE DES PROPRIETAIRES REUNIS of Brussels (Estd. 1821)

Paid Up Capital Frcs. 20,000,000 — Total Assets Exceed Frcs. 90,000,000

52, LEADENHALL STREET, LONDON, E.C.3

Telephone:

ROYAL 5018-5019

Telegrams:

WILFAPART, FEN, LONDON.

ROAD TRANSPORT & GENERAL INSURANCE COMPANY, LIMITED.

SPECIAL FIRE & HOUSEHOLDERS' COMPREHENSIVE BONUS POLICIES

FREE INSURANCE every sixth year provided no claim has arisen during the preceding five years. Full details upon application.

Specialising in Motor Insurance

Also Fire, Workmen's Compensation, Sickness & Accident, Goods in Transit, Horse Driving Accidents, Burglary, Third Party, Plate Glass, Property Owners' Indemnity, Loss of Profits, Guarantee, Householders' & Shopkeepers' Comprehensive, Engineering (covering Inspection and Breakdown of Boilers, Engines, Electrical Plant, Lifts and Cranes), etc., etc.

Head Office:
GROSVENOR BUILDINGS,
HYDE PARK CORNER, S.W.1.

Agency Applications Invited.

NON-TARIFF.

THE
PRUDENTIAL

Assurance Company Limited

IS THE LARGEST INSURANCE
CORPORATION IN THE BRITISH EMPIRE

and transacts

LIFE, FIRE, ACCIDENT, BURGLARY, MARINE,
HOUSE PURCHASE and all other classes of Insurance

The Company has over Thirty million
policies in force and its annual income exceeds
£54,000,000.

The Funds of all Branches exceed

£330,000,000

The Claims paid Exceed

£545,000,000

The Prudential has built its reputation on the rock
of over eighty-nine years of efficient service
to the public. It has representatives in every
town and village in Great Britain and Ireland
and offices or agencies in the principal cities
of the world.

CHIEF OFFICE:

HOLBORN BARS, LONDON, E.C.1

NINETY-EIGHTH YEAR OF PUBLICATION

THE
INSURANCE DIRECTORY
AND
YEAR BOOK

(POST MAGAZINE ALMANACK)

CONTAINING

STATISTICS AND FACTS
OF
ORDINARY LIFE, INDUSTRIAL LIFE, FIRE,
ACCIDENT AND MARINE
INSURANCE

1938-39

LONDON: BUCKLEY PRESS LIMITED
20, ST. ANDREW STREET, E.C.4.

Telegrams--AMAZING, LUD, London. Telephone No.: CENTRAL

PUBLISHED IN TWO BINDINGS, i.e.:

GREEN CLOTH (GILT LETTERED) PRICE 7s. PER COPY, POST FREE (INLAND), 7s. 6d.; (ABROAD), 8s.
BROWN CLOTH PRICE 6s. PER COPY, POST FREE (INLAND), 6s. 6d.; (ABROAD), 7s.

FESTER FOTHERGILL HARTUNG

REINSURANCE

LONDON (1875)
67, QUEEN ST.

NEW YORK (191
90, JOHN ST.

TELEPHONE:
MANSION HOUSE 7031

TELEGRAMS:
VICTRINSUR, CANNON, LONDON

THE VICTORY INSURANCE

COMPANY



LIMITED

Incorporating
Treaty Reinsurances Limited

REINSURANCES FIRE and ACCIDENT

73 76, KING WILLIAM ST.
LONDON, E.C.4

F. CECIL BARLEY
General Manager & Secretary

CONTENTS

	Page		Page
Summary of Insurance Events	9-13	Income-Tax Relief in Respect of Life Assurance Premiums	495
1937	15-20	Ordinary Life Business	422-439
Calendar	21-24	Industrial Life Business	440-441
Insurance Peers and M.P.s	25	Fire Business	442-453
County of London Fire Insurance (1936)	27-70	Employers' Liability Business	454-461
Insurance Institutes and Societies	27-35	Personal Accident Business	462-470
Actuarial Institutions	495	Marine Business	471-476
New Insurance Companies registered	71-75	Motor Vehicle Business	477-484
Some Historic Fires	77-78	Miscellaneous Business	485-494
Tariff and Non-Tariff Offices	79	Profit and Loss Accounts	496-515
Registry of Friendly Societies	81-287	Rates of Premium	556-557
Directory of British, Colonial & Foreign Insurance Offices	289-290	Annuity Rates	558-559
List of Allied Companies	291-300	Fire, Accident and Employers' Liability Statistics	523-525
List of Amalgamated Companies	301-304	Life Assurance Statistics	517-522
List of Companies Wound up	305-323	Canadian Accident Business of British Companies	526-533
Classes of Business transacted	325-333	United States Fire and Marine Business of British Companies	534-541
Insurance Brokers	336-342	United States Accident Business of British Companies	542-543
Insurance Assessors	343-397	Colonial and Foreign Companies: Statistics	544-555
Who's Who	399-421	Canadian Fire Business of British Companies	560
Directors			

The
UNIVERSAL
Insurance Company Limited



FIRE, MOTOR, PLATE GLASS,
LOSS OF PROFITS,
PERSONAL ACCIDENT
AND SICKNESS,
HORSE DRAWN VEHICLES,
EMPLOYERS' LIABILITY,
GENERAL THIRD PARTY

Head Office:
UNIVERSAL HOUSE
58-62, Buckingham Palace Road,
LONDON, S.W.1

City Office:
3, NEWMAN'S COURT, CORNHILL, E.C.3

GENERAL MANAGER

C. LOVITT DANKS

GENERAL INDEX

	Page		Page		Page
Aberdeen Insurance Golf Club ...	58	Directors of Insurance Cos. ...	399-421	Manchester Insurance Sports and Social Club ...	61
Aberdeen Insurance Institute ...	37	Dumfries Insurance Institute ...	39	Manchester Marine Ins. Assoc. ...	66
Accident Offices' Association ...	52	Dundee Insurance Institute ...	39	Marine Business, Synopsis of ...	471-476
Actuaries authorised to Certify Annuity Tables ...	79	Edinburgh Insur. Golfing Society ...	57	Medical Society, Assurance ...	51
Actuaries' Club, The ...	55	Edinburgh Insurance Nursing Club ...	57	Middlesbrough Insur. Institute ...	44
Actuaries, Faculty of ...	33	Edinburgh Insurance Society ...	39	Miscellaneous Business, Synopsis of ...	485-494
" Institute of ...	27	Employers' Liability Business, Synopsis of ...	454-461	Motor Vehicle Business, Synopsis of ...	477-484
" Students' Socy. ...	35	Engineering Offices' Assoc. ...	57	National Amalgamated Approved Society ...	56
Agents, Corporation of Insurance ...	52	Exeter Insurance Institute ...	40	National Fire Brigades' Assoc. ...	64
Allied Companies, List of ...	289	Faculty of Actuaries ...	33	Newcastle Insurance Institute ...	44
Amalgamated Companies, List of 291-300		Faculty of Actuaries (England) Club ...	34	New Insurance Companies ...	495
America, Actuarial Society ...	35	Fellowship Club ...	55	New South Wales Insur. Inst. ...	49
America, Insurance Institute, Incorporated ...	52	Fire, Accident & Marine Insur. Statistics ...	523-525	New Zealand Marine Underwriters Assoc., Council of ...	69
American Institute of Actuaries ...	35	Fire Business, Synopsis of ...	442-453	North Lancashire Insur. Inst. ...	44
Annuity Rates ...	558-559	Fire Engineers, Institution of ...	63	Northampton Insur. Institute ...	45
Assessors ...	336-342	Fire Offices' Committee ...	56	Norwich Insurance Institute ...	46
Assigning a Life Policy ...	23	Fire Salvage Assoc. of Liverpool, Ltd. ...	45	Nottingham Insur. Institute ...	45
Associated Scottish Life Offices ...	54	Fires, Some historic ...	71-75	One-Fifty Association ...	63
Association of Industrial Assurance Cos. and Collecting F.S. ...	55	Flying Club, Insurance ...	57	Ordinary Life Business, Synopsis of ...	422-439
Assurance Lodge No. 5160 ...	55	Football Association, London Insurance Offices' ...	58	Ordinary Life Business, 1913-36 ...	518-521
Assurance Medical Society ...	51	Football, Rugby Union Insurance Offices ...	61	Parliamentary Insurance Assoc. ...	55
Athletic Association, Insurance ...	60	Foreign Companies in England ...	277-287	Personal Accident Business, Synopsis of ...	462-470
Australasia, Actuarial Society ...	35	Friendly Societies Registry ...	79	Perth Insurance Institute ...	46
Australian Incorporated Insurance Institute ...	48	Glasgow Insur. & Actuarial Soc. ...	40	Plate Glass Ins. Societies, Federation of ...	56
Bedford Insurance Institute ...	37	Glasgow Insurance Golf Club ...	58	Plymouth Insurance Institute ...	46
Belfast Insurance Institute ...	37	Glasgow Rate & Salvage Assoc. ...	64	Portsmouth Insurance Institute ...	46
Benevolent Fund, Insurance ...	50	Guild of Insurance Officials ...	56	Premium Rates of Life Companies ...	556-557
Birmingham Actuarial Society ...	35	Huddersfield Insur. Institute ...	40	Profit and Loss Accounts, etc., Synopsis of ...	496-515
Birmingham Insurance Institute ...	37	Hull Insurance Institute ...	40	Public Valuers of F.S. ...	79
Birmingham Insurance Golfing Society ...	58	Income Tax Relief in Respect of Life Assurance Premiums ...	495	Queensland Marine Underwriters' Association ...	68
Bombay Accident Insur. Assn. ...	69	Industrial Assur. Commissioner ...	54	Reading Insurance Institute ...	47
Bombay Fire Insurance Assn. ...	70	Industrial Assurance Companies & Collecting F.S. Association ...	55	Registry of Friendly Societies ...	79
Bombay Fire Salvage Association ...	65	Industrial Business, Synopsis of ...	440-441	Rifle Club, Insurance ...	61
Bombay Underwriters' Assoc. ...	60	Industrial Life Business, 1913-36 ...	517	Royal Statistical Society ...	57
Boxing Club, Insurance ...	65	Institute of Actuaries ...	27	Salvage Corps, London ...	63
Bradford Insurance Institute ...	38	Insurance Brokers ...	325-333	Scottish Actuaries' Club, The ...	34
Branch Offices ...	81-275	" Debating Society ...	54	Scottish Life Offices, Associated ...	54
Brighton & Sussex Insur. Inst. ...	38	" Orphanage ...	50	Sheffield Insurance Institute ...	47
Bristol Insurance Institute ...	38	" Directory ...	81-275	Singapore Marine Insur. Assoc. ...	66
British Insurance Association ...	54	" M.P.s ...	24	South Australia Insur. Institute ...	49
Brokers, Corp. of Insurance ...	53	" Musical Festival Soc. ...	62	Southampton Insur. Institute ...	47
Burglary & Housebreaking Statistics ...	335	" Office Changes ...	495	Stoke-on-Trent Insur. Institute ...	48
Burma Fire Insurance Assoc. ...	67	" Officials ...	81-275	Summary of year 1937 ...	9-13
Burma Marine Insur. Agents' Association ...	68	" Officials' Society ...	53	Swansea Insurance Institute ...	48
Burma Motor Insur. Agents' Assoc. ...	68	" Peers ...	21-23	Swimming Association, Insurance Offices Amateur ...	59
Calcutta Marine Insur. Assoc. ...	66	Ipswich and Suffolk Insurance Institute ...	41	Sydney Marine Underwriters & Salvage Assoc., Ltd. ...	67
Calendar ...	15-20	Ireland Insurance Institute ...	41	Tariff and Non-Tariff Offices ...	77-78
Cambridge Insurance Institute ...	39	Kent Insurance Institute ...	41	Tasmania Fire & Accident, Underwriters, Assoc. of ...	67
Canadian Accident Business of Brit. Companies, 1933-7 ...	526-533	Lawn Tennis Association, Insurance Offices' ...	60	Tasmania Marine Underwriters Association ...	68
Canadian Board of Marine Underwriters ...	66	Leicester Insurance Institute ...	42	Telegraphic Addresses ...	81-275
Canadian Fire Business of British Companies in 1937 ...	560	Life Assur. Statistics ...	517-521, 522	Toronto Insurance Institute ...	49
Cape of Good Hope Insur. Inst. ...	48	Life Offices' Association ...	50	Transferred Business of Cos. ...	495
Capital and Shares ...	81-275	Live Stock Offices' Association ...	52	Transvaal Insurance Institute ...	49
Cardiff Insurance Institute ...	39	Liverpool & Glasgow Salvage Association ...	64	Underwriters and Insurance Brokers in Glasgow, Assoc. of ...	64
Casualty Actuarial Society ...	35	Liverpool Insurance Institute ...	42	Unemployment Board, Ins. ...	51
Chartered Insurance Institute ...	36	Liverpool Underwriters' Assoc. ...	66	United States, British Companies' Accident business in, 1933-37 ...	512-543
Chess Club, Insurance ...	59	Lloyd's Insurance Brokers Assoc. ...	65	United States, British Companies' Fire and Marine business in 1936 and 1937 ...	534-541
Classes of business, Companies transacting ...	305-323	Lloyd's Motor Underwriters' Assoc. ...	64	Victoria Insurance Institute ...	49
Colonial Companies in England ...	81-275	Lloyd's Underwriters Assoc. ...	64	Western Australia, Marine Underwriters Assoc. ...	68
Colonial & Foreign Companies in England: Statistics ...	544-555	Lloyd's Underwriters Fire and Non-Marine Assoc. ...	64	Western Australia, Perth, Insurance Institute ...	49
Companies ceased to transact business ...	495	L.C.C. Fire Brigade Committee ...	52	Who's Who in Insurance ...	343-397
Companies doing business ...	81-275	London Insurance Golfing Socy. ...	57	Yorkshire Insurance Institute ...	48
" wound up ...	301-304	London Insurance Institute ...	42		
" New ...	495	London Insur. Orchestral Socy. ...	62		
Consulting Motor Engineers, Institute of ...	54	London Salvage Corps ...	63		
Cork Insurance Institute ...	38	London Underwriters, Institute ...	65		
Corporation of Insurance Agents ...	52	Madras Fire Insurance Assoc. ...	65		
" Brokers ...	53	Madras Marine Insurance Assoc. ...	69		
County of London—Fire Insurance, 1936 ...	25	Manchester Actuarial Society ...	35		
		Manchester Insur. Institute ...	44		

ZURICH

**. . . The strongest purely
accident office in the world;
giving policy-holders Tariff
security at Non-tariff rates**

CLASSES OF INSURANCE OFFERED

**EMPLOYERS' LIABILITY • PERSONAL ACCIDENT • PLATE GLASS
MOTOR CAR • PERSONAL ACCIDENT & SICKNESS • BURGLARY
GOODS IN TRANSIT • THIRD PARTY (DRIVERS) • PUBLIC LIABILITY**

BRITISH BOARD OF REFERENCE

**SIR HENRY J. GIBSON, K.C.B. (Chairman)
SIR MALCOLM CAMPBELL, M.B.E.
VICE-ADMIRAL THE HON. ARTHUR STOPFORD, C.M.G.**

United Kingdom Manager: **HEDLEY C. WRIGHT**

ZURICH GENERAL ACCIDENT AND LIABILITY INSURANCE COMPANY LTD

(A Limited Company incorporated in Switzerland 1872)

FAIRFAX HOUSE, FULWOOD PLACE, HIGH HOLBORN, LONDON, W.C.1

Telephone: CHANCERY 8833 (12 lines) Telegrams: ASSURICH, HOLB, LONDON

ASSETS EXCEED £12,000,000

INDEX TO ADVERTISEMENTS

	Page		Page		Page
Adriatic	290	Guarantee Society	lxxi	Provident Assoc. of London ...	xliv
African Life	lxiii	Guardian	xxiii	Provident Mutual Life ...	xlvi
L'Aigle de Paris	B	Guardian Plate Glass	lxxi	Provincial	xlvi
Allianca Marine & Fire (Brazil) ...	26	Guildhall	lxxii	Prudential	F
Alliance	i				
Army, Navy & General	76				
Assicurazioni Generali	D	Insurance Orphanage	421	Railway Passengers	xlvi
Atlas	ii	Imperial Life of Canada	lxxii	De Réassurances of Paris ...	B
Australian Mut. Provident	80	Ins. Co. Rio de Janeiro	xi	Refuge	xliv
Avon	S			Reinsurance Corporation ...	xi
				Reliance Fire & Accident ...	lxxix
Bain, Sons & Golmick	B	Jupiter General, Bombay ...	xxxvii	Rely-a-Bell Burglary Alarm ...	334
La Baloise de Bale	B			Reunis of Brussels	D
Beacon	lxiii	Law Accident	xxiv	Rhode Island Ins. Co.	26
Bedford General	iv	Law Fire	xxv	Road Transport & General ...	E
Britannic	lxiv	Law Union & Rock	xxvi	La Rosario	lxx
British Commercial	26	Legal and General	xxvii	La Rosario Agricola	lxx
British Equitable	lxiv	Legal	lxxii	Rossia Reins. of Copenhagen ...	xi
British & European	v	Leighton-Straker ... Book-binding Co. ...	516	Royal Exchange	1
British General	vi	Licenses & General	xxviii	Royal	li
British Law	lxxvi	L'pool & London & Globe ...	xxx	Royal London	li
British National Life	543	Liverpool Victoria F.S. ...	xxx		
Buckley Press Ltd.	lxx				
La Buenos Aires	vii				
Builders' Accident	lxv	London Assurance Outside Back Cover	14	Salamandra Reins.	xciv
		London Guarantee & Accdt. ...	xxx	Salvation Army	lxxix
Cambrian	lxv	London & Lancashire	lxxii	San Martin	lxx
Camera Sindical de Asseguradores ...	lxv	London & Manchester	lxxvii	Scottish Amicable	lxxx
Canada Life	lxv	London & Manchester P.G. ...	lxxiv	Scottish Automobile	lxxx
Canine	lxv	London & Scottish	lxxii	Scottish Boiler	lxxxviii
Car & General	lxv	London Life	xxxii	Scottish Equitable	liii
Cattle Traders'	lxxxvi			Scottish Insurance	lxxxi
Central	lxvi	Mann, Rutter (Reinsurance) ...	276	Scottish Life	lxxxi
China Underwriters, Ltd. ...	lxxxii	Marine & General	xxxiii	Scottish Provident	lxxxii
Christiania General of Oslo ...	x	Mather & Platt	C	Scottish Temperance	lxxxii
Clerical, Medical & General ...	x	Medical Sickness	lxxiv	Scottish Union & National ...	245
Collins & Co., A. J.	xxxviii	Meiji Fire	288	Scottish Widows' Fund	324
Colonial Marine & Fire	lxvi	Mercantile & General	lxx	Sedgwick, Collins (Agencies) ...	8
Colonial Mutual Life	Front Cover	La Metropolitana	lxxv	Soleil Fire	xi
Commercial Union	lxvii	Midland Employers' Mut. ...	lxxv	South British	lxxxiii
Confederation Life	lxvii	Mitsubishi Marine & Fire ...	D	Spiller, & Son, W. H. ...	lxxxiii
Confiance Fire	lxvii	Motor Union	xxxiv	Sterling Offices	Inside Front
Conradi, F.	lxvii	Mummery, Morse & Rimmer, Ltd. ...	xxxv	Sul America Fire, Marine & Accident	xi
Continental	lxvii	Municipal Mutual	lxxv	Sun Insurance Office	liv
Contingency	lxvii	Mutual Life and Citizens' ...	lxxvi	Sun Life	lv
Co-operative	lxvii	Mutual Property L. & G. ...	lxxvi	Sun Life of Canada	Inside Back
Copenhagen Reinsurance ...	lxxxviii			Svea of Gothenburg	lxxxiii
County Fire	lxvii			Swiss Reinsurance Co.	398
Crown Life of Canada	lxxxvi				
Dominion of Canada Gen. Drapers' & General ...	lxxxvi	National & Colonial	lxxxvii	Taisho Marine & Fire	D
	xv	National Employers' Mutual ...	lxxxviii	Tariff Reinsurances	lxxxiv
		National Federation Meat Traders	lxxvii	Timber & General	lvi
Eagle Star	129	National Mutual Indemn. ...	lxxvii	Tokio Marine and Fire	D
Eaton, Parr & Gibson, Ltd. ...	xcvi	National Mut. of Australasia ...	xxxv	Tokyo Fire	A
Ecclesiastical	lxviii	National Mutual Life	xxxvi		
Economic	lxxxvii	National of Copenhagen	xi	Union	lvii
Employers' Liability	xvi	National of Stettin	B	L'Union Fire, Paris	26
Employers' Mutual	lxviii	National Provident	xxxvii	United British	8 & lxxxiv
Equity and Law	xvii	National Provincial	lxxviii	United Friendly	lxxxv
Essex & Suffolk Equitable ...	xviii	New India, Bombay	8	United Kingdom Provident ...	lviii
Européenne of Paris	xi	Nippon Fire	xxxviii	United Legal	lxxxviii
		Noble, Ltd., B. W.	xxxviii	Universal	4
		Nordstern General of Berlin ...	xi	L'Urbaine & La Seine	xxxviii
Farmers' Finance & Insurance ...	lxix	Nth. British & Mercantile ...	xxxix		
Federated Employers'	lxix	Northern	xl	Victory	3
Fenix del Norte	lxix	Norwich Union Societies ...	xl	Viking	26
Foster, Fothergill & Hartung ...	2	Nye Danske of Copenhagen ...	lxxxiii		
Fine Art & General	lxix				
La Foncière	lxxxviii	Ocean Accident & Guar. ...	xl	Warden	lix
La Fondiaria of Florence ...	B	Osaka Marine & Fire	8	Wesleyan and General	lx
La France of Paris	B			Western Assurance	lxxxv
Franco-Argentina	xciv	Pearl	xl	Westminster Fire	lxi
Frankona Reinsur., Berlin ...	lxix	Le Phénix of Paris	B	Willis, Faber & Partners, Ltd. ...	D
Friends' Prov. & Century ...	xx	Phoenix	14		
		Pioneer Life	lxxxviii	Yang-Tze of Shanghai	8
General Accident	xxi	Pohjola	xciv	Yokohama Fire & Marine ...	xciv
General Reversionary	lxxxvii	Powell, W. Allan	lxxxviii	Yorkshire	lxii
Grieg, W. T., Ltd.	lxx	Premier Motor Policies ...	xliv		
Gresham Ins. Societies	xxii	Providence Washington ...	xi	Zurich	6

AVON

INSURANCE COMPANY LIMITED

Founded under the auspices of the National Farmers Union
Mutual Insurance Society, Limited

COMBINED ASSETS (1937) OVER £1,300,000

ALL CLASSES OF INSURANCE, EXCEPT MARINE,
∴ TRANSACTED AT NON-TARIFF RATES ∴

*Write for particulars of Superavon Householder's
Policy, the most comprehensive policy issued at 5/-%*

HEAD OFFICE: STRATFORD-ON-AVON

TELEPHONE—2241 STRATFORD-ON-AVON

General Manager: Ashley E. Clayton, J.P. F.C.I.I.

Branches at: Aberdeen, Ashford, Aylesbury, Basingstoke, Belfast, Birmingham
Bristol, Braintree, Cambridge, Cardiff, Carmarthen, Castle Douglas, Chester,
Devizes, Dorchester, Edinburgh, Exeter, Glasgow, Hereford, Hove, Huddersfield,
Leeds, Maidstone, Manchester, Newcastle-upon-Tyne, Norwich, Nottingham,
Penrith, Perth, Shenfield, and York.

REINSURANCE

Fire — Accident — Marine — Life

SEDGWICK, COLLINS (Agencies) LTD.

REINSURANCE AGENTS & BROKERS

Bell Yard, Gracechurch Street, London, E.C.3

Telephone—
MANsion House 8648 (2 lines)

Telegraph—
"Reinsege, Stock, London."

London Fire Agents of:

The New India Assurance Company, Ltd., of Bombay, INDIA
Estd. 1919

The Osaka Marine and Fire Insurance Company, Ltd., JAPAN
Estd. 1893

The Yang-Tsze Insurance Association, Ltd., of Shanghai, CHINA
Estd. 1862

Foreign Reinsurance Managers of:

The United British Insurance Company, Limited, LONDON
Est. 1915

1937—AN INSURANCE SUMMARY

ORDINARY LIFE.—Those offices which transact business abroad have undoubtedly found difficulties multiplying on every side, but those which restrict their activities to this country have, on the whole, found conditions very favourable. This is, of course, leaving the investment side out of the picture. Business was not quite as usual about Coronation time, but before and after there was evidence of the continued improvement in conditions in this country. Turning to the Stock Exchange, we find a somewhat confused position. Profits continued to expand in a most gratifying way, but, on the other hand, prices steadily fell away during the year until in the late autumn industrials dropped heavily in sympathy with American movements. There was subsequently some improvement, and gilt-edged by contrast remained fairly steady, but the anxieties of the investment departments were not materially lessened. On the whole, there was a marked balance of favourable conditions for the procurement of new life business. In 1937 new sums assured amounted to approximately £250,000,000, and showed another substantial increase on the previous year's total. "Income" assurance continued to be popular from the "family income" aspect, and there was an increase also in the number of tables on the market which offer payment of the sum assured in the form of income. The fact that this may be largely tax free is a marked attraction, and we may expect to find contracts of this type increasing in number. The public—or, rather, the more well-to-do section of it—continued to show interest in single premium policies for the purpose of investment and safeguarding their capital. It is unlikely, however, that such proposals received much of a welcome from the life offices. Annuities were still very popular, and it would appear that people are becoming more "annuity-minded" as realisation develops that the return of the "5 per cent. days" is not to be expected yet. Annual reports showed the anticipated steady fall in the rate of interest earned on the funds, but bonus rates were surprisingly well maintained. Some offices took the opportunity of strengthening their valuation bases. Mortality during 1937 was probably not unfavourable to the offices despite the new causes of death which have become noticeable during recent years. The slight upward trend in expense ratios which has been in evidence may be expected to continue as new business increases, but this is not a feature which in itself need occasion alarm in so far as it is due to this cause. An important announcement made towards the end of the year by the Legal & General was that this Society was recommencing to transact with-profit business. There was no revolutionary form of new policy introduced during the year. Several more offices issued policies of the "tax-free income" type, as we have mentioned above; and there were also new policies of the children's deferred assurance type under which premiums during the "deferred" period rank for rebate of income tax. This is because the contract during that period is actually an endowment assurance on the life of the parent effecting the policy. An attractive variation of this type of contract includes "family income" benefit during the period up to age 21, thus providing in addition to the normal benefit the means of paying educational costs. In June the Tenth International Congress of Actuaries was held in Paris. We are pleased to record the addition of the Scottish Provident and the General Life to the ranks of the centenarians, and also the jubilee of the Ecclesiastical, Manufacturers Life, and the Dominion of Canada.

INDUSTRIAL LIFE.—When the official new business figures for 1937 are available it will probably be found that they are larger than for the previous year. However, a more reliable indication of the real amount of progress from year to year is to compare the relative increase in the premium income in force at the end of the respective years. The total premiums received in 1936 for all companies and collecting societies amounted to £66,394,557, being an increase of £2,668,672 on the previous year. The number of offices then transacting industrial assurance was 167, made up of 15 companies and 152 collecting societies. Of the above sum, the companies accounted for £53,633,351 and the societies for £12,761,206. The increase for the past year will probably be much the same as for the preceding year. Nearly 99 per cent. of the total business is transacted by 19 offices, 12 being companies and seven collecting societies. For the past year the premiums received are likely to be between 69 and 70 million pounds in respect of upwards of 85 million premium paying policies. The number of free paid-up policies in force will probably be in the neighbourhood of 14 millions. It is probable that the amount paid in death claims will show an increase over the corresponding figures for 1936, when they amounted to £17,202,619 for the companies and £4,347,304 for the collecting societies, or £21,549,923 in all. The amount paid under maturing policies during 1936 was £6,578,135. For the past year this amount has probably been considerably exceeded. The total sum paid by way of cash surrenders has been falling for a number of years. In 1932 the amount so paid was no less than £5,975,189, whereas in 1936 it had fallen to £4,986,427. The expense ratio at which the business is conducted should show a further small decline. Considerable reductions have been made during the past two decades and, doubtless, further improvements will yet be made. The fall in the expense ratios has been one of the factors, and a very important one, in the amount of surplus available each year. Another factor is the rate of

interest earned on the funds. The following are the gross rates earned by companies since 1930:—1930, 5.7 per cent.; 1931, 5.6 per cent.; 1932, 5.5 per cent.; 1933, 5 per cent.; 1934, 5 per cent.; 1935, 5 per cent.; 1936, 4.9 per cent. For the year 1936 the sum distributed by the six largest proprietary offices was £8,283,460, and of this amount no less than £5,556,771 was allocated for the benefit of policyholders. Last year it was predicted in these notes that in respect of the funds the £400,000,000 mark would be attained and passed by the 31st December, 1937. This prophecy should be fulfilled, since the funds at the close of 1936 amounted to £385,063,491, being an increase of nearly £24,500,000 on the preceding year. The major part of these funds is held by the companies, namely, £317,093,762, the balance of £67,969,729 being held by the collecting societies. It will thus be seen that the offices hold a vast sum in trust for policyholders. Figures such as these demonstrate not only the growth of the business, but also testify to the esteem with which the business is regarded by the working classes of this country. Remarkable as are the size of the funds, in themselves they would not be a sufficient indication of the actual strength of the valuation reserves. However, no qualms need be felt on this score, since the bulk of the business is valued on a net premium basis at low rates of interest. The year under review saw Sir George Stuart Robertson, K.C., the first Industrial Assurance Commissioner, retire from his office on the attainment of the retiring age of 65. Mr. John Fox, who has held the position of Deputy-Assurance Commissioner since 1923 and Assistant Registrar of Friendly Societies since 1912, became Industrial Assurance Commissioner in his stead. Mr. B. K. White was appointed Deputy-Commissioner.

FIRE INSURANCE.—British insurance companies have good cause to be satisfied with the profit derived from their world-wide fire department operations in 1937. On a premium income of over £50,000,000, an underwriting profit of 11.5 per cent. was earned, as compared with 10.3 per cent. in 1936, 12.2 per cent. in 1935 and 10.4 per cent. in 1934. As regards Home business, the total fire waste in the United Kingdom (insured and uninsured, but not including payments under loss of profits policies) has been estimated at £9,529,600 for 1937, which compares with £10,771,200 for 1936 and £9,204,800 for 1935. In the 1936 figure the Crystal Palace fire was included to the amount of £1,000,000. In many ways this was an exceptional occurrence and in any case the insurance loss was only about one-fifth of the figure quoted. Consequently, if the 1936 figures are adjusted to exclude that fire, there is not much difference between the 1936 and 1937 experience. It is, however, not possible to judge how far heavier claims than in former years may have become payable under loss of profits covers. Last year the offices were again approached on various aspects of fire prevention and protection by bodies overseas as well as by home interests. An inquiry was held into the fire risks of electricity generating stations and the fire extinguishing apparatus suitable for such risks. A Departmental Committee of the Home Office investigated the use of celluloid in the manufacture of toys and similar articles. There were also during the year negotiations between the British Standards Institution and the Fire Offices' Committee with a view to the adoption of certain specifications of the latter as British Standards. The opening of the London Fire Brigade's new headquarters was not without interest for insurers generally and their association with the Brigade has been suitably commemorated in the new building. The National Defence Contribution provisions of the Finance Act, 1937, which brought within the ambit of the charge to that tax the income which a company carrying on the business of insurance receives from its investments, received the attention of the offices. Representations were made that the companies are not engaged wholly or even mainly in dealing with investments, their reserves being necessary for the successful conduct of their business of insurance. Some concession has since been obtained. Possibly, however, the question which called for most thought in fire insurance circles was that of carrying into practical effect the agreement reached at the close of the previous year by offices and underwriters that they would not grant insurance against "war risks." This involved the bringing into the agreement of as many insurers as possible of other nationalities and the revising of policy forms and conditions. The incorporation in all existing policies of a clause making it clear that under the contract no liability exists for the consequences, whether direct or indirect, of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped Power was one of the measures adopted, to be put into practice at the renewal of the contract. A commencement was made with this on renewals falling due on the 1st October, 1937.

The generally unsettled state of international relationships last year was certainly far from propitious to the successful conduct (the word "development" may advisedly be left aside) of the overseas interests of British insurance companies as represented by their fire departments. To the anxieties imposed by the Spanish civil war, which were not noticeably lightened during the year, were added those arising from the outbreak of Sino-Japanese hostilities in the middle of the year. As was the case in 1935 and 1936, the offices have drawn the bulk of their fire underwriting profit in 1937 from the United States and Canada, but this is not to say that other territories have failed to produce favourable balances, for the contrary is the case. In fact, it is doubtful whether it can be said of any country that the experience was

definitely unfortunate last year. Features militating against the growth in income were rate reductions—Missouri rates, for instance, were subjected to an average cut of 20 per cent.—and the competition of mutual concerns. More than one authority voiced a warning that rate concessions on the basis of the recent light claims' experience were premature and that a longer view should be taken. This tendency is not confined to the United States. In Germany the greatly improved loss experience has already brought lower rates in its train, although German fire insurers would much prefer to see steady prices, and in Belgium, without the same justification of a favourable loss experience, there is a downward trend in rates. In fact, the question may be put whether increased insurable values in most areas can outweigh indefinitely the effect of lower rates upon the aggregate premiums collected. This much, at least, can be said: If the British companies have managed, generally and individually, to maintain or slightly increase their fire premiums from abroad, it has only been in face of more severe competition than has formerly prevailed, a state of affairs that called for unremitting consideration in many fields as well as by the offices in London; and a greatly increased aggregate commitment in sums insured is represented by the present income. It also seems likely that an enlarged proportion of the offices' business now comes to them by way of reinsurance. Following the run of serious fires, especially in large mechanical workshops and iron works, in Sweden in 1935 and 1936, fire insurance interests, in conjunction with the Swedish Fire Protection Association, last year approached the iron trade with a view to co-operative action to control fire hazards. It is too early yet for these measures to have been productive of results but there was at any rate a welcome improvement in the Swedish experience. The problem presented by the necessity for keeping acquisition and administrative costs within reasonable bounds, aggravated, as it is, by the decline in the average rate, was prominent throughout the year. New legislation in various parts of the world again gave the companies plenty of food for thought. Technical questions of every kind called for attention. In the United States the special committee of the National Association of Insurance Commissioners appointed to consider the revision of the standard fire policy form reported progress. A fire insurance rating association for New England was formed. An "extended coverage" endorsement for fire policies was introduced. The fire and tornado insurance on the New York World Fair, 1939, was allotted. In Canada a beginning was made with the granting of "supplemental contracts." Revision of rates for Panama and San Salvador was undertaken and in Guayaquil (Ecuador) the Local Association was re-established. It is understood that the Greek Government is interesting itself in fire insurance rates in certain places. A new earthquake tariff was introduced for Burma. Policy conditions in the Argentine and Colombia came under review, and headway was made with new uniform fire conditions for Cuba. The application of the French Insurance Contract Law of the 13th July, 1930, to French colonies and mandated territories necessitated revision of the policies used in those areas. Certain aspects of the uniform policy conditions of the Fire Offices' Committee (Foreign) were scrutinised, but no alterations were made. The advisability of issuing comprehensive policies in certain areas was examined. Other questions which arose were reinstatement value policies and rates for petroleum risks. The Sino-Japanese hostilities naturally gave rise to numerous problems, and emergency organisations of insurers were established locally to deal with these, the offices and underwriters in London also watching the position closely.

ACCIDENT INSURANCE.—Although in motor insurance there have been few alterations in published rates during the year under review, there has been a marked tendency, discernible also during the previous year, to regard the rates hitherto applicable to the more hazardous sections of the business as little more than minimum rates. This applies particularly to the haulage contractor, the hirer-driver and the youthful motor-cyclist, to say nothing of the typical "sports" type of car, for which either increased premiums or policy restrictions are now practically universal. The inadequacy of the system of roads in this country to cope with the ever-increasing amount of high-speed traffic has again been keenly felt. The motor exhibition showed a tendency on the part of the car-designer to break away from the orthodox, and while there may be room for argument as to whether such features as independent front-wheel suspension, unit construction of chassis and body and such like should affect rates, it has apparently so far been the experience of offices that engineering progress of this nature tends to increase repair costs. Last year was prolific in legal decisions of great importance to offices, among them being *Rose v. Ford*, a case which is having far-reaching consequences. An increase in rates was freely predicted, but so far offices have been content not to pass on this additional burden to the insuring public. The Cassel report proved to be a document of great interest and if, as seems likely, it is made the basis of fresh legislation in the near future, there ought to be at long last a water-tight system of compulsory third party insurance. As regards workmen's compensation insurance, the continued tendency towards expansion in this section, due in large measure to returning prosperity in the "heavy" industries, was unfortunately accompanied by an upward movement in claims costs. Settlements of claims arising out of accidents to workpeople are becoming increasingly difficult to arrange. In certain quarters the opinion was voiced that the maximum weekly compensation for total incapacity was out of tune

with modern conditions. From various sources suggestions were made that workmen's compensation insurance be state-managed or state-controlled, and that an obligation to insure in respect of liabilities to employees should be imposed by statute. It was significant that the percentage rebate to policyholders under the agreement between the Government and the A.O.A. was reduced to less than half the amount which had been allowed in the previous year. In personal accident insurance a most healthy note was in evidence, premium income tending to grow, possibly a result of a new prosperity which is slowly returning in areas which for many years have struggled under a heavy cloud of unemployment and general business depression. Claims, if anything, have tended to be lighter and many offices have shown improved results. Several unfortunate railway accidents, one at least a deplorable disaster, served to emphasise the ever-present need for some form of personal accident insurance, and numerous air crashes again influenced a demand for aviation cover, a demand which continues to increase as air-travel becomes more and more a commonplace of everyday life. As far as can be seen the year was not a good one for burglary insurance underwriters. While a small increase in premium income was noted, claims outgo in the main was decidedly heavier. Jewel thieves were more than usually active and although many smart captures and recoveries were made by the police, numerous losses had to be made good by insurers. In the larger cities improved telephonic communication between telephone subscriber and police was established, thus improving still further the efficiency of the men engaged in crime prevention and detection. Normality was the keynote in the glass section. Premium rates remained steady, replacement costs on the whole were unchanged, and the volume of business available was round about the average for previous years. It was reported that a tendency for shopkeepers to run their own risk was becoming more than usually common, but the extremely low rates at which plate glass insurance can be secured proved a reasonably effective counter to a movement in the direction of self-insurance. Satisfactory results are reported by most fidelity guarantee departments with a continued tendency for premium income to expand slightly. The outstanding feature of third party insurance was the increasing difficulties which beset the claims-settler. Non-motor third party claims are undoubtedly moving in sympathy with the greatly increased amounts awarded to claimants involved in motor accidents, and some upward revision in third party rates generally cannot be delayed much longer. Signs were not wanting of a distinct trend towards keener selection of third party risks in a year which proved extremely difficult for the third party insurance underwriter.

MARINE INSURANCE.—The year 1937 will be remembered for two notable achievements in securing unified action between the British company and Lloyd's markets, supported in varying degrees by their American and Continental colleagues, these agreements concerning hull business and what is now known as the War Risk "Waterborne" Agreement. It is impossible to review in detail the course of events in the hull market; it must suffice to say that in the early part of 1937 the Joint Hull Committee, which for a while had had only a nominal existence, became active in measures for the improvement of hull business generally. There had been agreement, largely of an unwritten character, that no reduction in rates and values should be allowed on renewals of liners, etc. This was followed by the renewal of the agreement that the Institute 10 per cent. Disbursements Clause should be included in all hull policies on British vessels. Later—apparently when the co-operative spirit was stronger—came the Hull Understanding of June, which stipulated for higher rates on steamers where the increases in value were less than a certain agreed percentage. This again applied to all vessels other than yachts. The serious problem of fleets being renewed months before the expiry dates of current policies was also considered, and it was agreed that rates for renewals should not be quoted earlier than three months before the attachment of risk. It is important to note that this agreement applied to vessels of all nationalities the insurances on which, presumably, were covered in this country. Whilst it is true that hull rates and values are "up," claims on current and earlier years' underwriting accounts will prove to be more costly by reason of the repairs having been postponed until recent months. It has been estimated in various quarters that these increases range from 20 to 35 per cent. Though non-marine underwriters approached the war risk problem after it had been under consideration by the marine underwriters, they were able to announce that war risk would no longer be covered on land some months before marine underwriters were in that happy position. It was only at the end of the year that the difficulties had been practically smoothed away and the War Risk "Waterborne" Agreement safely launched. All kinds of obstacles were raised, each party naturally pressing his own interest, but there is little doubt that this present agreement is far reaching in its importance and of great value to the marine market. The casualties last year were remarkable for the number caused by collision and the frequent strandings, several of which resulted in large total losses. One could safely say that at least a dozen of the major casualties of the year were due to failure of the personal factor. Fires and explosions at sea also have again been on the increase. It is difficult to comment on the cargo situation for, if anything, the competition for cargo business has increased in keenness during the year. There is really no justification for this because 1937 has seen a number of serious losses on cargo business of a gilt-edged

nature. Granted, this may be merely a run of bad luck, but present-day rates appear to be based on the assumption that a heavy general average or total loss will not occur.

PERSONAL.—Insurance men gained their share of the honours conferred last year. Earldoms of the United Kingdom were received by the Earl of Strathmore and Kinghorne, extraordinary director, North British & Mercantile, and by the Earl of Bessborough, director, Alliance. Sir Robert Horne, director, Commercial Union, was made a viscount, and baronies were conferred upon Sir George Bowyer, director, Guardian, and Col. J. C. Denison-Plender, director, Northern. The Duke of Beaufort, director, Eagle Star, was made a Knight of the Garter, and Sir I. Colquhoun, Bart., director, Scottish Life, and the Earl of Stair, president, Scottish Equitable Life, became Knights of the Thistle. Knighthoods were bestowed upon Mr. A. C. Black, director, Church of Scotland Fire; Lt.-Col. W. T. Cox, St. James street director, Alliance; Mr. H. A. Dowson, Nottingham director, Union; Mr. W. M. Marshall, director, National of Great Britain; and Lt.-Col. T. C. R. Moore, Glasgow director, General Accident. Mr. I. Foot, m.p., director, United Kingdom Provident, and Sir Hugh O'Neill, London chairman, Colonial Mutual Life, were made privy councillors. A severe loss was sustained by the insurance world through the death of Sir Arthur Worley, Bart., who was deputy-chairman of the North British & Mercantile, having retired from the chief executive position six months earlier. Another well-known figure to pass away was Sir Gerald Ryan, Bart., formerly general manager of the Phoenix, who occupied the chair of his Company from 1920 to 1931 and continued as a director to the time of his death. Two other widely regretted losses were Mr. Hugh Lewis, general manager and secretary up till 1929 of the Liverpool & London & Globe and a director of that Company and of the Royal since then, and Sir Thomas Neill, who retired in 1936 from the chair of the National Amalgamated Approved Society and who occupied a commanding position for many years in national health insurance. Death caused some inroads into the ranks of insurance directors, including Mr. C. E. Barnett, chairman, Alliance, since 1920, and a director for 56 years; Mr. J. M. Ryrie, director and formerly a governor of The London Assurance; Sir George Fowler, director, Eagle Star; and Sir Herbert Maxwell, director, Scottish Widows' Fund. The loss has to be recorded of a number of retired officials, including Mr. Alfred Skeggs, who retired during the year from his position as managing director of the Royal London Mutual after 55 years' service; Mr. B. S. Essex, who was managing director of the Imperial Live Stock till 1912 and sat on the board since that date; Mr. R. J. Paull, who retired from the general managership of The Ocean in 1911 and had been a director since then; Mr. H. C. Thiselton, who retired from his position as general manager of the London Guarantee & Accident in 1922; and Mr. J. Mather, till 1934 agency manager, Commercial Union. Two prominent men associated with the Institute movement passed away in Mr. Henry Keate and Mr. J. H. Colley. At Lloyd's and among the brokers there occurred the deaths of Mr. G. P. Dumas, director, Willis, Faber & Dumas; Mr. A. W. Bain, chairman, A. W. Bain & Sons; Sir John Luscombe, a member of Lloyd's for 61 years; Mr. E. F. de Rougemont, of Choisy de Rougement & Co.; and Mr. E. Howard Wilkins, of E. M. Wilkins & Co. Mr. Percy Welsh retired from the assistant managership of the Atlas after 47 years' service, and Mr. F. E. Gowlland retired from the fire managership. Mr. H. J. May, accident manager of the Alliance, and Mr. S. S. Tyler, fire manager of the Sea, also retired during the year. Following the resignation of Mr. Alfred Skeggs, Mr. J. H. Skinner and Mr. J. K. Wiseman were appointed joint managing directors of the Royal London Mutual. Mr. H. G. Wilton, general manager and actuary, Norwich Union Life, retired from that office and was elected to the board, Mr. W. W. Williamson succeeding him. On the retirement of Mr. Sydney Bennett from the general managership of the Eagle Star, Mr. Brian E. S. Mountain was appointed to that position. At The London Assurance, Mr. P. H. Matthews, the marine underwriter, retired and Mr. H. H. Mummery now reigns in his stead, while Mr. R. A. Beckett and Mr. A. Rodgers were appointed assistant managers of the Corporation. Mr. J. H. Stebbing, manager and secretary, Gresham Life, was succeeded by Mr. D. McAfee; and Mr. R. F. Richley, secretary and joint manager, Gresham Fire & Accident, was followed by Mr. C. S. Johnson, who becomes sole manager. Mr. A. S. Fraser, manager and secretary, National of Great Britain, and Mr. C. R. Prosser, who held a similar position with the West of Scotland, both retired, and the control of these offices passed to Mr. J. Henderson, manager and secretary of the Edinburgh, an office which he still retains. Mr. L. Fisher was appointed manager of the Warden on the retirement of Mr. R. Parker Smith, and Mr. Norman Temple took over the secretaryship of the Local Government Guarantee, on the retirement of Mr. N. F. Terry, in addition to his managership. Mr. H. H. Stitt resigned from his position as chief underwriter of the British & Foreign Marine, and was succeeded by Mr. W. S. Spence. Mr. C. H. Falloon, general manager, Atlas, was made also a director of the Company. Mr. W. A. Workman, hitherto general manager of the Legal & General, has been made managing director, and Mr. Vernon E. Boys became general manager. Sir George Tilley, chairman, Pearl, has been made president for life. Mr. J. Murray Laing, secretary and actuary, Britannic, was promoted to be deputy-general manager.



THE

“PHŒNIX”

offers Efficient and Economical Insurance
in all Classes

FIRE: LIFE: ACCIDENT: MARINE: ENGINEERING
and with
Unimpeachable Financial Security

PHŒNIX ASSURANCE COMPANY, LIMITED

HEAD OFFICE:
PHŒNIX HOUSE - KING WILLIAM STREET . LONDON, E.C.4
Branches and Agencies throughout the World

AMONG THE EARLIEST OF THE
PURELY “ACCIDENT” OFFICES, THE

LONDON GUARANTEE

& ACCIDENT COMPANY LIMITED

HAS BUILT UP A WORLD-WIDE
REPUTATION FOR ACCIDENT IN-
SURANCE, AND NOW TRANSACTS
ALL CLASSES OF INSURANCE
BUSINESS EXCEPT LIFE.

Head Office:

4 & 5, King William Street, London, E.C.4.

1939]

JANUARY

[31 days

		Anniversaries.
1	Sun.	<i>Patriotic Fire</i> business transferred to <i>Sun Fire</i> , 1906.
2	M	Edward Baumer (Manager, <i>Sun Fire</i>) died, 1919, aged 70.
3	Tu	William Harrison Ainsworth died, 1882.
4	W	Charles Rouse Brown (Sec., <i>Westminster Fire</i>) died at sea, 1895.
5	Th	<i>London & Provincial Law</i> registered, 1845.
6	F	Duncan Graham (Chairman, <i>London & Lancashire Fire</i>) died, 1901, aged 76.
7	S	James Mather (late. Gen. Agency Man., <i>Commercial Union</i>), died 1937, aged 72.
8	Sun.	Sir Thomas Hewitt (Chairman, <i>Ocean Accident</i>) died, 1923, aged 85.
9	M	Fire Insurance Days of Grace expire.
10	Tu	Ernest Colquhoun (late Man. and Act., <i>Legal & General</i>) died 1930, aged 78.
11	W	Metropolitan Railway opened, 1863.
12	Th	<i>Scottish Ins. Corp.</i> registered, 1877. <i>Royal Liver Inquiry</i> opened, 1886.
13	F	Prince Arthur of Connaught born, 1883.
14	S	H.R.H. Duke of Clarence died, 1892, aged 28.
15	Sun.	British Museum opened, 1759.
16	M	Rt. Hon. Viscount Knutsford (Dir., <i>Commercial Union</i>) died, 1935, aged 82.
17	Tu	Charles Stevenson (Sec., C.I.I.) died, 1914, aged 65.
17	Tu	<i>Phoenix Fire Office</i> founded, 1782.
18	W	Arthur Edward Gibbs (Man. for U.K., <i>Colonial Mutual Life</i>) died, 1929.
19	Th	Petition to wind up <i>Masonic & General</i> , 1886.
20	F	King George V. died 1936.
21	S	Francis Henry Beaumont (President, <i>London Life</i>) died, 1929, aged 94.
22	Sun.	Queen Victoria died, 1901.
23	M	H. E. Nightingale (Actuary, <i>Royal Exchange</i>) died, 1933, aged 73.
24	Tu	<i>London & General</i> registered, 1906.
25	W	Admiral Lord Fisher born, 1841.
26	Th	Joseph A. Patrick (Chairman, <i>Britannic</i>) died, 1924.
27	F	Charles H. Trenam (Gen. Man., <i>Essex Union</i>) died, 1924.
28	S	Funeral of King George V, 1936.
29	Sun.	<i>United Fire & Marine Insurance Co.</i> registered, 1919.
30	M	Sir James Roll (Chairman, <i>Pearl</i>) died, 1927, aged 80.
31	Tu	Corn Law abolished, 1849.

1939]

FEBRUARY

[28 days

		Anniversaries.
1	W	<i>Argonaut Marine</i> registered, 1917. <i>Southern Ins. Co.</i> registered, 1908.
2	Th	• CANDLEMAS. Scottish Quarter Day.
3	F	L. E. Clinton (Actuary, <i>Prov. Assoc.</i>) died, 1935, aged 48.
4	S	Thomas Carlyle died, 1881.
5	Sun.	James Sorley (Gen. Man. & Act., <i>Pelican Life</i> , Dir. <i>Phoenix</i>) died, 1924.
6	M	James H. Scott (Gen. Man., <i>Gresham Life</i>) died, 1929, aged 74.
7	Tu	Sir J. C. L. Coward (Dir., <i>National Provident</i>) died, 1930, aged 77.
8	W	Half Quarter Day.
9	Th	J. C. Rimmer (Sub. Man., <i>Liverpool & London & Globe</i>) died, 1921, aged 63.
10	F	Queen Victoria married, 1840.
11	S	King Farouk born, 1920
12	Sun.	Registration of Births Act introduced, 1836.
13	M	H. W. Andras, F.I.A. (Act & Sec., <i>Provident Life</i>) died, 1918, aged 67.
14	Tu	Captain Cook died, 1799.
15	W	Compulsory Winding-up Order, <i>City Equitable Fire</i> , 1922.
16	Th	George Todd (Act. & Sec., <i>Economic Life</i>) died, 1918, aged 65.
17	F	Sir Wilfred Laurier died, 1919.
18	S	Martin Luther died. 1546.
19	Sun.	Adelina Patti born. 1843.
20	M	T. M. Murray (Dir., <i>Scottish Union & National</i>) died 1935, aged 75.
21	Tu	George Lansbury born, 1859.
22	W	ASH WEDNESDAY. Eli R. Hancock (Sec., <i>Royal Exchange</i>) died 1900, aged 61.
23	Th	John Keats died, 1821.
24	F	Sir S. Hoare, Bt., born, 1880.
25	S	Princess Alice born, 1883.
26	Sun.	Sir Christopher Wren died, 1723.
27	M	F. Haycraft (Dir., <i>Prudential</i>) died, 1932, aged 75.
28	Tu	Sir W. J. Lancaster, J.P. (Deputy-Chairman, <i>Prudential</i>), died, 1929, aged 87.

1939]

MARCH

[31 days

		Anniversaries.
1	W	St. DAVID'S DAY.
2	Th	John Wesley died, 1791; born 28th June, 1703.
3	F	Haley Fiske (Pres., <i>Metropolitan Life of New York</i>) died, 1929, aged 77.
4	S	William Willet, "Daylight Saving," died 1915.
5	Sun.	<i>Trade Indemnity Co.</i> , registered, 1918.
6	M	Sir John Denison-Pender (Director, <i>Atlas</i>) died, 1929.
7	Tu	Alexander Mackay (Gen. Man., <i>Law Union & Rock</i>) died 1928, aged 83.
8	W	Hugh Lewis (Dir., <i>Liverpool & London & Globe</i>) died 1937, aged 70.
9	Th	William Proctor (Director, <i>Refuge</i>) died, 1932.
10	F	Guildhall Library opened, 1873.
11	S	Earl Beatty (Admiral of the Fleet) died, 1936.
12	Sun.	Chelsea Hospital founded, 1682.
13	M	<i>Municipal Mutual</i> registered, 1903.
14	Tu	H.R.H. Duchess of Connaught died, 1917.
15	W	Davidson Walker (Gen. Man., <i>Norwich Union Life</i>) died, 1924, aged 62.
16	Th	H.R.H. Duchess of Kent died, 1861.
17	F	<i>Merchants' Marine</i> registered, 1871.
18	S	Frederick Augustus White (Deputy Chairman, <i>Marine</i>) died 1927, aged 86.
19	Sun.	<i>Excess Insurance Company</i> registered, 1894.
20	M	Marshall Foch, O.M., died, 1929; born 2nd October, 1851.
21	Tu	John H. Clayton (Chairman, <i>London & Lancashire</i>) died, 1924.
22	W	Colonial Stamp Act passed, 1765.
23	Th	<i>Alliance</i> commenced business, 1824.
24	F	s.s. "Sussex" (Captain Fryatt) torpedoed, 1916.
25	S	LADY DAY. QUARTER DAY.
26	Sun.	Sarah Bernhardt died, 1923.
27	M	Tolls abolished on London Bridge, 1782.
28	Tu	Duke of Albany died, 1884.
29	W	Hon. Dudley North (Sec., <i>General Life</i>) died 1936, aged 44.
30	Th	Loss of S.S. "Stella," 1899.
31	F	Lord Rothschild (Chairman, <i>Alliance</i>) died, 1915, aged 75.

1939]

APRIL

[30 days

		Anniversaries.
1	S	Charles E. Murray (Chairman, <i>Wesleyan & General</i>) died, 1931.
2	Sun.	Richard Cobden died, 1865.
3	M	Sir John H. Luscombe (Dir., <i>Prudential</i>) died 1937, aged 88.
4	Tu	Thomas Norton, (Dir., <i>Scottish Equitable Life</i>), died, 1935, aged 90.
5	W	Herbert Cecil Thiselton (late Gen. Man., <i>London Guarantee & Acc.</i>) died 1937.
6	Th	City Fire Office registered, 1909.
7	F	GOOD FRIDAY.
8	S	G. R. Jellicoe (Sec. & Gen. Man., <i>Eagle</i>) died, 1935, aged 89.
9	Sun.	EASTER DAY.
10	M	EASTER MONDAY.
11	Tu	Lord Dewar (Director, <i>Licenses & General</i>) died, 1930, aged 66.
12	W	Lord Rodney's naval victory, 1782.
13	Th	Roman Catholic Disabilities Act passed, 1829.
14	F	John Price (Joint Man. Dir., <i>Royal London</i>) died 1928, aged 77.
15	S	"Titanic" sunk, 1912; 1,503 lives lost.
16	Sun.	Summer Time begins.
17	M	Ian Hay born, 1876.
18	Tu	Judge Jeffreys died, 1689.
19	W	Great Fire at Toronto, Ontario, £1,500,000 estimated damage, 1904.
20	Th	Cromwell dissolved Parliament, 1653.
21	F	Princess Elizabeth born, 1809.
22	S	Fielding born, 1707; died 8th October, 1754.
23	Sun.	St. GEORGE'S DAY. Charles Darrell (Sec., <i>Union</i>) died, 1921, aged 80.
24	M	<i>Legal Insurance Co.</i> , registered, 1907.
25	Tu	Col. Sir A. E. Gooderham, (Pres., <i>Dominion of Canada General</i>) died, 1935,
26	W	N. B. Gunn (Man. & Act., <i>Scottish Widows'</i>) died 1913. [aged 74.
27	Th	R. Charles Longridge, (Chairman, <i>British Engine</i>) died, 1936, aged 86.
28	F	Queen Victoria proclaimed Empress of India, 1876.
29	S	Horse racing in England suspended, 1917.
30	Sun.	University College, London, founded 1827.

1939]

MAY

[31 days

		Anniversaries.
1	M	<i>London Guarantee & Accident Co.</i> registered, 1869.
2	Tu	D. M. Shaw, (Dir., <i>Fine Art & General and Ocean Marine</i>), died, 1935, aged 81.
3	W	J. W. Stephenson (Act., <i>Equitable Life</i>) died, 1901, aged 89.
4	Th	Herbert C. Pelly (Dir., <i>London & Scottish</i>), died, 1935, aged 74.
5	F	Napoleon died, 1821; born 15th August, 1769.
6	S	KING GEORGE V's ACCESSION (1910). SILVER JUBILEE 1935.
7	Sun.	Duke of Richmond and Gordon (Dir., <i>North British & Mercantile</i>), died, 1935.
8	M	H. R. Price (Dir., <i>Equitable Life</i>) died, 1903, age 83. [aged 64.
9	Tu	Rt. Hon. Lord Aldenham (Dir., <i>Guardian</i>), died, 1936.
10	W	<i>European General</i> registered, 1911.
11	Th	J. M. Dove (Gen. Man. & Sec., <i>L'pool & Lon. & Globe</i>) died, 1919, aged 78.
12	F	G. W. Mannering (Sec., <i>London & Lancashire Life</i>) died, 1925.
13	S	L. M. Simon (Act., <i>Metropolitan Life</i>) died 1901, aged 47.
14	Sun.	Robert Carmichael (Sec., <i>North British & Mercantile</i>) died, 1928, aged 66.
15	M	International Congress of Actuaries assembled in London, 1898.
16	Tu	Fishmongers' Company founded, 1824.
17	W	<i>Economic Insurance Co.</i> registered, 1901.
18	Th	John George Priestly, F.I.A. (Act., <i>Sun Life</i>) died, 1918, aged 92.
19	F	W. E. Gladstone died, 1898.
20	S	<i>Scottish Metropolitan Assurance Co.</i> , registered 1876.
21	Sun.	R. Watson (Act., <i>Manchester Unity</i>) died, 1902, aged 81.
22	M	John Robertson (Joint Gen. Man., <i>Northern</i>) died, 1923, aged 63.
23	Tu	Mark Lemon (Editor of "Punch") died 1870.
24	W	<i>Contingency Insurance Co.</i> , Ltd. registered, 1918.
25	Th	Lord Beaverbrook born, 1879.
26	F	H. M. Queen Mary's birthday, 1867.
27	S	Sir Gerald Ryan (late Chairman & Gen. Man., <i>Phœnix</i>) died, 1937, aged 76.
28	Sun.	WHIT SUNDAY
29	M	WHIT MONDAY, Bank holiday.
30	Tu	<i>British Law Fire</i> incorporated, 1888.
31	W	Sir Thomas Neill (late Chairman, <i>Nat. Amal. Approved Soc.</i>) died 1937, aged 81.

1939]

JUNE

[30 days

		Anniversaries.
1	Th	James Sutcliffe Proctor (Chairman & Jt. Man. Dir., <i>Refuge</i>) died, 1928, aged 54.
2	F	Sir G. Graham Montgomery (President, <i>Edinburgh Life</i>) died, 1901.
3	S	Sir John Sandeman Allen, M.P. (Gen. Man., <i>Union Marine</i>) died, 1935, aged 61.
4	Sun.	Sir Allan Lanyon Sarle (Dir., <i>Eagle Ins. Co.</i>) died, 1903.
5	M	<i>Liverpool Marine & General Ins. Co.</i> registered, 1918.
6	Tu	<i>British Law Ins. Co.</i> registered as private company.
7	W	First Reform Bill passed, 1832.
8	Th	Sir Alex. D. Kleinwort, Bt. (Dir., <i>N. Brit. & Merc.</i>) died 1935, aged 76.
9	F	W. Nathaniel Whympers (Sec., <i>Royal Exchange Assurance</i>) died, 1917, aged 62.
10	S	Crystal Palace opened by Queen Victoria, 1854.
11	Sun.	Owen Morgan Owen (Gen. Man., <i>Alliance</i>) died, 1930, aged 68.
12	M	<i>National of Great Britain</i> registered, 1897.
13	Tu	W. A. Bowser (Act., <i>London, Edinburgh & Glasgow</i>) died, 1903, aged 57.
14	W	<i>Atlas Assurance Co.</i> registered as a Limited Company, 1901.
15	Th	Kenneth Keith Peters (Gen. Man., <i>Northern</i>) born, 1879.
16	F	Duke of Marlborough died, 1722; born, 24th June, 1650.
17	S	<i>Norwich Union Life</i> Centenary Dinner, 1908.
18	Sun.	William Wilberforce Baynes (Sec., <i>Star Life</i>) died, 1901, aged 67.
19	M	<i>Dominion Ins. Co.</i> registered, 1908.
20	Tu	Hon. Geoffrey W. A. Howard (Dep. Chair., <i>Yorkshire</i>) died, 1935, aged 58.
21	W	Sir T. J. Storey (Chair., "Lloyd's Reg. of Shipping") died, 1928, aged 77.
22	Th	<i>Royal Exchange Assurance</i> Bi-Centenary Dinner, 1920.
23	F	<i>Clerical, Medical & General Life</i> established, 1824.
24	S	MIDSUMMER DAY. Quarter Day.
25	Sun.	Field Marshal Sir George White, V.C., died 1912.
26	M	W. Hutton, F.F.A., F.I.A. (Man. & Act., <i>Scot. Amicable</i>) died, 1933, aged 62.
27	Tu	<i>Employers' Mutual</i> registered, 1898. <i>Gresham Fire & Acc.</i> registered, 1910.
28	W	T. G. Ackland (Actuary, <i>Gresham Life</i>) died, 1916, aged 65.
29	Th	Charles Alcock (Gen. Man., <i>Royal Ins. Co.</i>) died, 1921, aged 74.
30	F	Rt. Hon. Lord Danesfort (Dir., <i>Equity & Law</i>) died, 1935, aged 82.

1939]

JULY

[31 days

		Anniversaries.
1	S	R. W. Lowe (Sec., <i>Northern</i>) died, 1902, aged 49.
2	Sun.	George King, F.I.A., F.F.A. (Act., <i>Atlas & Lond. Assur.</i>) died, 1932, aged 85.
3	M	Sir David Yule (Dir., <i>Royal Exchange Assurance</i>) died, 1928, aged 69.
4	Tu	W. J. H. Whittall (Act. & Sec., <i>Clerical, Med. & Gen.</i>) died, 1931, aged 74.
5	W	J. Chisholm (Man. & Act., <i>Imperial Life</i>) died, 1914, aged 68.
6	Th	Marriage of H.M. KING GEORGE V. 1893.
7	F	Albert D. Brookes (Founder of Insurance Clerks' Orphanage) died, 1919.
8	S	Great Fire at Montreal, 15,000 people homeless, £1,000,000 damage, 1852.
9	Sun.	Fire Insurance Days of Grace expire.
10	M	Lord Fisher, Admiral of the Fleet, died, 1920; born 25th Jan., 1841.
11	Tu	H. S. Gayford (Gen. Man., <i>Northern</i>) died, 1923, aged 54.
12	W	Ralph Todhunter (Act. & Sec., <i>University Life</i>) died, 1926.
13	Th	Sir Thomas Charles Dewey, Bt, (President, <i>Prudential Assur. Co.</i>) died, 1926.
14	F	Peace Celebrations in Paris, 1919.
15	S	Lord Dalziel of Kirkcaldy (Chair., <i>British Widows'</i>) died, 1935, aged 67.
16	Sun.	H. W. Apperley (Gen. Man., <i>Australian Mut. Prov.</i>) died, 1930, aged 69.
17	M	<i>Guardian Eastern Ins. Co.</i> registered, 1919.
18	Tu	Evan Roger Owen (Gen. Man., <i>Commercial Union</i>) died, 1930, aged 81.
19	W	Peace Day celebrations in Great Britain, 1919.
20	Th	Andrew Lang, author and poet, died, 1912.
21	F	Irish Conference at Buckingham Palace, 1914.
22	S	John Large (Gen. Man., <i>Norwich Union Fire</i>) died 1921, aged 67.
23	Sun.	W. Chambers Macdonald (Joint Sec., <i>Phoenix Fire</i>) died, 1900, aged 73.
24	M	Charles Herbert Jackson (Editor, <i>POST MAGAZINE</i>) died, 1930, aged 63.
25	Tu	<i>POST MAGAZINE</i> first published, 1840. <i>Fine Art & General</i> registered, 1890.
26	W	Samuel T. Coleridge died, 1834.
27	Th	H.R.H. Princess Royal (Duchess of Fife) married, 1880.
28	F	Source of the Nile discovered, 1862.
29	S	Lord Monk Bretton (Dir., <i>Gresham</i>) died, 1933, aged 63.
30	Sun.	<i>Union Assur. Society</i> allied with <i>Commercial Union</i> , 1907.
31	M.	Thomas Gray, poet, died, 1771.

1939]

AUGUST

[31 days

		Anniversaries.
1	Tu	Bank Rate 10 per cent., 1914.
2	W	Francis J. Kingsley (late Sub-man., <i>Royal</i>) died, 1929, aged 77.
3	Th	<i>Ecclesiastical Ins. Office</i> registered, 1887.
4	F	George S. Crisford (late Act. & Man., <i>Rock Life</i>) died, 1930, aged 89.
5	S	Petition to wind up <i>Sovereign Life Office</i> , 1887.
6	Sun.	Lord Tennyson born, 1809.
7	M	Bank Holiday.
8	Tu	Life Assurance Companies Act, 1870, came into operation.
9	W	S. Hugh Price (Dir., <i>British Law</i>) died, 1935.
10	Th	Court ordered reconstruction of <i>Briton Medical & General</i> , 1886.
11	F	Half Quarter Day.
12	S	Sir Peter Eade (Vice-President, <i>Norwich Union Life</i>) died, 1915, aged 91.
13	Sun.	T. G. C. Browne (Dir., Life Man. & Sec., <i>Guardian</i>) died, 1931, aged 85.
14	M	Viscount Northcliffe died, 1922.
15	Tu	Robert Lewis (Gen. Man., <i>Alliance</i>) died, 1919.
16	W	Sir J. N. Lockyer died, 1920. Gas first used in London streets, 1807.
17	Th	Archibald Day (Sec., <i>Scottish Widows' Fund</i>) died, 1904, aged 74.
18	F	J. Allan Cook (Dir., formerly Gen Man., <i>Scottish U. & N.</i>) died, 1933.
19	S	Lord Haldane died, 1928, aged 72.
20	Sun.	F. H. E. Livesay (Chr., Livesay, Hawthorn & Manby) d., 1937, aged 88.
21	M	T. M. E. Armstrong (Jt. Gen. Man., <i>Commer. Union</i>) died, 1922, aged 53.
22	Tu	Lord Salisbury died, 1903, aged 73.
23	W	National Government formed, 1931.
24	Th	Hon. Evelyn Hubbard (Dir., <i>Guardian</i>), died 1934, aged 82.
25	F	Geoffrey Marks (late Gen. Man. <i>National Mutual Life</i>) died, 1938, aged 73.
26	S	George C. Morant (Fire Man., <i>Commercial Union</i>) died, 1916, aged 72.
27	Sun.	Lord Rothschild died, 1937, aged 69.
28	M	General Botha died, 1919.
29	Tu	O. W. Holmes born, 1809.
30	W	James Ostler (First President, Chartered Insurance Institute) died, 1924.
31	Th	Queen of the Netherlands born, 1880.

1930]

SEPTEMBER

[30 days

Anniversaries.		
1	F	Great Earthquake and Fire in Japan (approx. loss £186,500,000), 1923.
2	S	David John Surene, F.F.A. (Sec. <i>Caledonian</i>) died 1917. Sedan, 1870.
3	Sun.	E. Lemon (Dir. & Gen. Man., <i>Midland Employers' Mutual</i>) died, 1931.
4	M	Wilfred Gale (Dir. & Gen. Man., <i>Notional Provincial</i>) died, 1932, aged 60.
5	Tu	George Todd Chiene (Man., <i>National Guarantee</i>) died, 1900, aged 56.
6	W	Great Fire of London ended, 1666.
7	Th	Rt. Hon. J. H. Kennaway, Bt. (Chairman, <i>Western</i>) died, 1919, aged 83.
8	F	Fall of Sebastopol, 1855.
9	S	Edwin O. Sachs, F.R.S. (Chairman, British Fire Prev. Com.) d., 1919, a., 49.
10	Sun.	George Chappell (Gen. Man., <i>Royal</i>) died, 1932, aged 73.
11	M	Sir Edward Ward (Chairman, <i>Employers' Liability</i>) died, 1928, aged 75.
12	Tu	A. B. Bagnold (Secretary, Fire Offices' Committee) died, 1923.
13	W	Edward Cozens-Smith (Gen. Man. & Sec., <i>Imperial Fire</i>) d., 1925.
14	Th	W. L. Seyfang (Sec. & Gen. Man., <i>Kent Fire & Life</i>) died, 1934, aged 87.
15	F	<i>Eagle Star</i> Ins. Co. registered, 1904.
16	S	D. M. Carment, B.A., F.F.A. (Act., <i>Eagle Star</i>) died, 1931, aged 68.
17	Sun.	Richard Sewell (Gen. Man. & Act., <i>British Widows'</i>) died, 1930, aged 65.
18	M	<i>World Auxiliary</i> Ins. Corp. registered, 1919.
19	Tu	Joseph Powell (Gen. Man., <i>Commercial Union & Union</i>) died, 1935, aged 82.
20	W	J. H. Keene (Sec. & Dir., <i>Pearl</i>) died, 1931, aged 67.
21	Th	H. A. Lawton (Man. Dir., <i>Army, Navy & General</i>) died, 1935, aged 54.
22	F	Lord Denman, L.C.J., died, 1854.
23	S	John Freeman (Sec., <i>Liverpool Victoria F.S.</i>) died, 1929, aged 49.
24	Sun.	W. H. Aldcroft, F.I.A. (Dir. and Gen. Man. & Act., <i>Refuge</i>) died, 1931, aged 62.
25	M	Battle of Loos, 1915. Lucknow, 1857.
26	Tu	King of Denmark born, 1870.
27	W	Stockton & Darlington Railway opened, 1825.
28	Th	Thomas Cash (President, <i>United Kingdom Temperance</i>) died, 1901, aged 74.
29	F	MICHAELMAS DAY. Quarter Day.
30	S	Sir Ralph W. Anstruther (Gov. of the <i>Standard Life</i>) died, 1934, aged 76.

1930]

OCTOBER

[31 days

Anniversaries.		
1	Sun.	Samuel Barker (Gen. Man., <i>Sea Ins. Co.</i>) died, 1926.
2	M	<i>Star Life</i> Assurance Society founded, 1843.
3	Tu	Rt. Hon. Sir T. V. Strong, K.C. (Dir., <i>United Kingdom Prov.</i>) died, 1920.
4	W	<i>Mercantile & General</i> Ins. Co. registered, 1907.
5	Th	W. A. Tipping (Gen. Man., <i>Scottish Alliance</i>) died, 1915, aged 59.
6	F	W. H. Smith died, 1891.
7	S	Edgar Allan Poe, died, 1840; born 2nd Feb., 1809.
8	Sun.	Summer Time ends.
9	M	Great Fire of Chicago, £33,000,000 approx. damage, 1871.
10	Tu	Peace Treaty ratified by H.M. the King, 1919.
11	W	M. L. Martin, J.P. (Founder & Man., <i>Scottish Ins.</i>) died, 1915, aged 67.
12	Th	George William Bell (Dir. & Sec., <i>Law Fire</i>) died, 1910, aged 87.
13	F	Fire Insurance Days of Grace expire. Sir Henry Irving died, 1905.
14	S	Ernest James Bull, F.I.A. (Act., <i>Pearl Assur. Co.</i>) died, 1915, aged 40.
15	Sun.	A. T. Williams (Dir., <i>Legal Ins. Co.</i>) died, 1915.
16	M	Houses of Parliament burnt, 1834.
17	Tu	General Lemon (Liege) died, 1920.
18	W	John Coles (Chairman, <i>Clerical, Medical & General</i>) died, 1919, aged 86.
19	Th	Sir James I. Davidson (Dir., <i>Scottish Un. & National</i>) died, 1934, aged 82.
20	F	John Turnbull-Smith (Man., <i>Life Assoc. of Scotland</i>) died, 1929, aged 86.
21	S	Trafalgar Day (1805). Death of Nelson, 1805.
22	Sun.	<i>Atlantic Assur. Co.</i> registered, 1918.
23	M	Sir John Pybus, Bt. (Chairman, <i>Phoenix</i> ; Dir., <i>Lon. G'tee. & Acct.</i>) d., 1935, aged 55.
24	Tu	Rt. Hon. Lord Morris (Dir., <i>General Accident & Road Transport</i>) d., 1935, aged 76.
25	W	Rt. Hon. Lord Vaux of Harrowden (Dir., <i>State</i>) died 1935, aged 75.
26	Th	Wilfrid Joseph Cripps (Chairman, <i>Clerical, Medical & General</i>) born, 1841.
27	F	Wm. G. Gooderham (Pres., <i>Manufacturers Life</i>) died 1935, aged 82.
28	S	<i>British Oak</i> Ins. Co. registered, 1908.
29	Sun.	Centenary Dinner, <i>Guardian</i> .
30	M	J. G. C. Cheyne (Sec., <i>Scottish Widows'</i>) died, 1915, aged 68.
31	Tu	Samuel George Warner (Sec. & Act., <i>Law Union & Rock</i>) d., 1928, aged 69.

1939]

NOVEMBER

[30 days

Anniversaries.		
1	W	National Provincial Ins. Co. enrolled as a Friendly Society, 1835.
2	Th	Companies Act, 1862, came into operation.
3	F	Actuaries Club established, 1848.
4	S	Sir Mark W. Jenkinson (Deputy Chairman, <i>Motor Union</i>) died, 1935, aged 57.
5	Sun.	Gunpowder Plot, 1605.
6	M	David Deuchar (Gen. Man., <i>Caledonian</i>) died, 1904, aged 61.
7	Tu	George Cutcliffe (Act. & Sec., <i>Clerical, Medical & General</i>) d., 1900, aged 75.
8	W	Vyvyan Marr, F.F.A., F.I.A. (Act., <i>United Kingdom Temperance</i>) d., 1918, aged 43.
9	Th	Sir John Field Beale (Chairman, <i>Legal</i>) died, 1935, aged 62.
10	F	Frank L. H. Collins (founder of F. L. H. Collins & Sons) died, 1915, aged 94.
11	S	Armistice Day (1918). <i>Law Accident</i> Ins. Socy. registered, 1892.
12	Sun.	Alfred Vian (late Sec., <i>Railway Passengers</i>) died, 1930, aged 86.
13	M	Oscar Wilde died, 1900, aged 46.
14	Tu	<i>Port of Manchester</i> Ins. Co. registered 1919.
15	W	Frederick T. Jefferson (Chair & Man. Dir., <i>Britannic</i>) died, 1920, aged 67.
16	Th	G. H. Burnett (Fire Man., <i>North British & Merc.</i>) died, 1918, aged 82.
17	F	James Allan Cook, J.P. (Dir., late Gen. Man., <i>Scottish U. & N.</i>) born, 1858.
18	S	Duke of Wellington buried in St. Paul's, 1852.
19	Sun.	Great Fire at Cripplegate, £1,250,000 approximate damage, 1897.
20	M	John Edward Gwyer (Sec., <i>Provident Clerks' Mutual Life</i>) died, 1914.
21	Tu	G. H. Burnett (London Fire Man., <i>Nth. British & Mercantile</i>) d., 1918, aged 82.
22	W	Stenton T. Covington (Dir., <i>Westminster Fire</i>) d., 1935.
23	Th	John Muir Leitch (London Sec., <i>Scottish Provident</i>) died, 1901, aged 71.
24	F	<i>British Widows'</i> registered, 1902.
25	S	<i>London & Edinburgh</i> Reins. Co. regd., 1919.
26	Sun.	H.M. Queen Maud of Norway born, 1869.
27	M	<i>London Associated</i> Reins. Corp. registered, 1919.
28	Tu	Francis Laing (Act., <i>Northern Assur. Co.</i>) died, 1902.
29	W	Dr. T. B. Sprague, F.I.A. (Man. & Act., <i>Scot. Equitable Life</i>), died, 1920, aged 91.
30	Th	<i>Drapers' & General</i> Ins. Co. registered, 1909.

1939]

DECEMBER

[31 days

Anniversaries.		
1	F	<i>Law Fire</i> Office established, 1845.
2	S	T. J. W. Buckley (Proprietor, <i>POST MAGAZINE</i>) died, 1911, aged 71.
3	Sun.	<i>World Marine & General</i> Ins. Co., registered, 1894.
4	M	Robert Love (Man. Dir., <i>Ecclesiastical</i>) died, 1934, aged 67.
5	Tu	A. J. R. Meredith (Dir., <i>Timber & General</i>) died, 1935, aged 81.
6	W	William Henry Perratt (Sec., <i>Whittington Life</i>) died, 1902.
7	Th	General Buller, v.c., born 1839, died, 2nd June, 1908.
8	F	William Dillon Massey (Sec., <i>Railway Passengers</i>) died, 1914.
9	S	Sir Colin George Macrae (Dir., <i>Caledonian</i>) died, 1925, aged 81.
10	Sun.	A. H. C. Waters (Man. Dir., <i>Horse, Carriage & General</i>) died, 1931, aged 80.
11	M	Dr. John Henry Trouncer (Dir., <i>British Empire Life</i>) died, 1901, aged 78.
12	Tu	George Gould Churchward (City Man., <i>Clerical, Medical & Gen.</i>) d., 1928.
13	W	Samuel James Pipkin (Gen. Man., <i>Atlas</i>) d., 1927, aged 80.
14	Th	Benjamin Blenkinsop (Sec., <i>Hand-in-Hand</i>) died, 1902, aged 72.
15	F	Alfred Buckley (Dir., <i>Economic Life</i>) died, 1900, aged 72.
16	S	<i>National Ins. & Guarantee</i> registered, 1894. <i>Gen. Accident</i> registered 1885.
17	Sun.	Sir James Hamilton (Chairman, <i>Yorkshire</i>) died, 1935, aged 79.
18	M	Grahame H. Wills (Insurance Broker) died, 1931, aged 73.
19	Tu	Wm. Rae (Chairman, <i>Gen. Acc. Fire & Life</i> , Aberdeen) died, 1936.
20	W	Sir D. Paulin, F.F.A., F.R.S.E. (Dir. and Gen. Man., <i>Scottish Life</i>) died, 1930.
21	Th	Sir Thomas Jackson, Bt. (Dir., <i>Royal Exchange Assur.</i>), d., 1915, aged 74.
22	F	F. J. Cheminai (Assistant Man., <i>Royal</i>) died, 1935, aged 44.
23	S	<i>Central</i> Ins. Co. registered, 1899.
24	Sun.	<i>Road Transport & General</i> registered, 1918.
25	M	CHRISTMAS DAY, QUARTER DAY.
26	Tu	BOXING DAY. BANK HOLIDAY.
27	W	William Lloyd Owen (Assessor), died, 1927, aged 71.
28	Th	James Chatham, F.F.A., F.I.A. (late Edin. Man. <i>N. Brit. & Mer.</i>) d., 1934, aged 77.
29	F	Henry William Manly, F.I.A. (Act., <i>Equitable Life</i>) died, 1914, aged 70.
30	S	Marquess of Reading (Deputy Chairman, <i>London & Lancs.</i>) died 1935, aged 70.
31	Sun.	Major G. A. Child (Beattie, Child & Co.) died, 1927, aged 64.

INSURANCE PEERS

The bearers of courtesy titles are omitted.

- ABERCONWAY, LORD—Director, London Assurance. Surname, McLaren.
- ABERDARE, LORD—Director, London Board, Scottish Union & National. Surname, Bruce. Coal and iron.
- AISLA, MARQUIS OF—Chairman, Edinburgh board, Royal. Surname, Kennedy. Navy and Army service, and a bank director.
- AIREDALE, LORD—Underwriter at Lloyd's. Surname, Kitson, Son of the great Gladstonian.
- AIRLIE, EARL OF—Director, General Accident, Fire & Life. Surname, Ogilvy. A Scottish soldier.
- ALBEMARLE, EARL OF—Trustee, Sun Life of Canada. Surname, Keppel. A soldier.
- ALDENHAM, LORD—Director, London Assurance. Surname, Gibbs. A City banker.
- ALNESS, LORD—Director, General Accident Fire & Life. Surname, Munro.
- ANALY, LORD—Director, Road Transport & General. Surname, White. A distinguished soldier.
- ANTRIM, EARL OF—Director, S.W. London board, Yorkshire. Surname, McDonnell.
- ARMSTRONG, LORD—Director, Tyneside board, North British & Mercantile. Surname, Armstrong. Heir of the Elswick armourer.
- ASHBURTON, LORD—Director, Alliance. Surname, Baring.
- ATHLONE, EARL OF—Director, Eagle Star. Surname, Cambridge.
- ATHOLL, DUKE OF—President, Scottish Life. Surname, Murray. A keen soldier.
- BALDWIN, EARL OF—Vice-President, Scottish Equitable. Surname, Baldwin.
- BALFOUR OF BURLEIGH, LORD—Director, London board, Australian Mutual Provident. Surname, Bruce. A City man of high standing.
- BEARSTED, VISCOUNT—Director, Alliance. Surname, Samuel. Friend of the motorist.
- BEATTY, EARL—Underwriter at Lloyd's. Surname, Beatty.
- BEAUFORT, DUKE OF—Director, Eagle Star. Surname, Somerset.
- BESSBOROUGH, EARL OF—Director, Alliance. Surname, Ponsonby.
- BETHELL, LORD—Director, Royal Exchange. Surname, Bethell. Well known at Romford.
- BICESTER, LORD—Governor, Royal Exchange. Surname, Smith.
- BIDDULPH, LORD—Director, Equitable Life; Equitable Reversionary Interest, also Reversionary Interest. Surname, Biddulph. Banker and country gentleman.
- BINGLEY, LORD—Director, Yorkshire. Surname, Lane-Fox.
- BIRDWOOD, LORD—Director, London board, Norwich Union Fire. Surname, Birdwood.
- BLEDISLOE, LORD—Director, London board, Australian Mutual Provident. Surname, Bathurst. Agriculture.
- BRADBURY, LORD—Director, London Assurance. Surname, Bradbury. Writes neatly.
- BRISTOL, MARQUESS OF—Chairman, Bury St. Edmunds board. Alliance. Surname, Hervey. A seaman.
- BROCKER, LORD—Deputy-Chairman, Liverpool Marine & General. Surname, Nall-Cain. Engineer in Liverpool.
- BROWNLOW, LORD—Director, Hand-in-hand board, Commercial Union. Surname, Cust. Of the Guards.
- CAITHNESS, EARL OF—Director, Aberdeen board, Northern. Surname, Buchan. A sound man of business.
- CAMROSE, LORD—Underwriter at Lloyd's. Surname, Berry. A newspaper man.
- CARISBROOKE, MARQUESS OF—Underwriter at Lloyd's; and Director, Eagle Star. Surname, Mountbatten.
- CARLISLE, EARL OF—Director, World Marine & General. Surname, Howard. A seaman.
- CARNARVON, EARL OF—Underwriter at Lloyd's. Surname, Herbert.
- CATTO, LORD—Director, Royal Exchange. Surname, Catto.
- CAVAN, EARL OF—Underwriter at Lloyd's. Surname, Lambart. Well known in Italy.
- CAWLEY, LORD—Director, National Boiler & General. Surname, Cawley.
- CHURSTON, LORD—Chairman, Exeter board, Eagle Star. Surname, Yarde-Buller.
- CLANWILLIAM, EARL OF—Director, London board, African Life. Surname, Meade. A guardsman.
- CLINTON, LORD—Director, Commercial Union. Surname, Trefusis.
- CLWYD, LORD—Director, United Kingdom Provident. Surname, Roberts. Was a Liberal M.P.
- COBHAM, VISCOUNT—Director, Birmingham board of Eagle Star. Surname, Lyttelton.
- CORNWALLIS, LORD—Underwriting member of Lloyd's. Director, Royal and Liverpool & London & Globe. Surname, Cornwallis.
- COTTESLOE, LORD—Chairman, Guarantee. Surname, Fremantle. A man of Bucks.
- COURTOWN, EARL OF—Director, Oxford board, General Accident. Surname, Stopford.
- CRANBROOK, EARL OF—Director, Ipswich board, Alliance. Surname, Gathorne-Hardy.
- CROMER, EARL OF—Director, London & Lancashire and Marine. Surname, Baring. A soldier and courtier.
- CUNLIFFE, LORD—Director, London Assurance. Surname, Cunliffe. In the City.
- DALHOUSIE, EARL OF—Director, Dundee board, North British & Mercantile. Surname, Ramsay.
- DARTMOUTH, EARL OF—Director, London board, Royal. Surname, Legge.
- DARNLEY, EARL OF—Underwriter at Lloyd's. Surname, Bligh. Son of the cricketer.
- DAVIDSON, VISCOUNT—Director, Gresham Life and Gresham Fire and Accident. Surname, Davidson.
- DAWSON OF PENN, LORD—Director, Guardian. Surname, Dawson. A medical man.
- DENBIGH & DESMOND, EARL OF—Director, Equitable Life, Equitable Reversionary Interest and Reversionary Interest. Surname, Fielding.
- DENHAM, LORD—Director, Guardian. Surname, Bowyer.
- DENMAN, LORD—Underwriter at Lloyd's. Surname, Denman. Has governed Australia.
- DERAMORE, LORD—Director, Yorkshire and Reinsurance Corporation. Surname, de-Yarburgh-Batison.
- DE RAMSEY, LORD—Underwriting member of Lloyd's. Surname, Fellowes.
- DE VESCI, VISCOUNT—Underwriter at Lloyd's. Surname, Vesey. Of the Irish Guards.
- DEVONPORT, VISCOUNT—Underwriter at Lloyd's. Surname, Kearley.
- DOWNE, VISCOUNT—Director, West End board, Yorkshire. Surname, Dawnay. A soldier, like all his race.
- DUCIE, EARL OF—Underwriter at Lloyds. Surname, Moreton.
- DUDLEY, EARL OF—Director, Phoenix. Surname, Ward.
- DUNDONALD, EARL OF—Underwriter at Lloyd's. Surname, Cochrane.
- DUNMORE, EARL OF—Director, Ocean. Surname, Murray. Won the V.C. in India in 1897.
- DUNRAVEN and MOUNT-EARL, EARL OF—Director, Cardiff board, North British & Mercantile. Surname, Quin. Well known in Glamorgan.
- EBBISHAM, LORD—Director, Phoenix. Surname, Blades.
- EGLINTON & WINTON, EARL OF—Underwriter at Lloyd's. Surname, Montgomerie.
- ELGIN, EARL OF—Director, Scottish Insurance. Surname, Bruce. Grandson of the great Viceroy.
- ELIBANK, VISCOUNT—Director, Commercial Union. Surname, Murray. Of ancient Scottish lineage.
- ELLENBOROUGH, LORD—Underwriter at Lloyd's. Surname, Law.
- ELPHINSTONE, LORD—Director, Scottish Provident. Surname, Elphinstone. A courtier.
- ELTISLEY, LORD—Director, Guardian. Surname, Newton.
- ESSENDON, LORD—Director, Sun Insurance and Sun Life, Chairman, Economic and Planet. Surname, Lewis. A shipping expert.
- FARRER, LORD—Director, General Life. Surname, Farrer. Well known at Dorking.
- FEVERSHAM, EARL OF—Underwriter at Lloyd's. Surname, Duncombe. A young man of great promise.
- FISHER, OF KILVERSTONE, LORD—Director, Bury St. Edmunds board, Alliance. Surname, Vavasour-Fisher.
- FITZALAN OF DERWENT, VISCOUNT—Director, London & Lancashire and Law Union & Rock. Surname, Howard. Heir presumptive to the dukedom of Norfolk.
- FORBES, LORD—Director, Aberdeen board, Northern. Surname, Forbes.
- GISBOROUGH, LORD—Director, North of England board, Eagle Star. Surname, Chaloner.
- GLANELY, LORD—Director, Cardiff board, Phoenix. Surname, Tatem. Cardiff shipping.
- GLENNAVY, LORD—Director, Hibernian Fire and General. Surname, Campbell. A legal mind.

- GLENCONNER, LORD—Underwriter at Lloyd's and Director, London board, Northern Surname Tennant. Talented.
- GORELL, LORD—Director, Marine & General. Surname, Gorell. A soldier and writer.
- GREENWOOD, VISCOUNT—Director, Phoenix, Surname, Greenwood. Remembered in Ireland.
- GREY, EARL—Director, Tyneside board, North British & Mercantile. Surname, Grey. In the Army.
- HAMPDEN, VISCOUNT—Chairman, County Fire and chairman, Star board, Eagle Star. Surname, Brand. A cavalryman.
- HAMPDEN, VISCOUNT—Chairman, County Fire; also chairman, Star board, Eagle Star. Surname, Brand. A cavalryman.
- HARRIS, LORD—Director, Chatham board. Northern. Surname, Harris. A Kentish landowner.
- HARROWBY, EARL OF—Honorary director, Scottish Provident. Surname, Ryder. A banker.
- HAYTER, LORD—Director, British Engine, Boiler & Electrical and Methodist Insurance; Deputy Chairman, Star board, Eagle Star. Surname, Chubb. A safe man.
- HENEAGE, LORD—Director, Midland board, Royal. Surname, Heneage. A soldier, of ancient lineage.
- HESKETH, LORD—Director, County Fire. Surname, Fermor-Hesketh.
- HILLINGDON, LORD—Director, Marine. Surname, Mills. Well known in banking circles.
- HOLLAND, LORD—Director, London Assurance. Surname, Morley. Well known in Wood Street.
- HOME, EARL OF—Director, Scottish Provident. Surname, Home. A distinguished Scot.
- HORNE, VISCOUNT—Director, Commercial Union. Surname, Horne.
- HUNSDON, LORD—Director, Commercial Union. Surname, Gibbs. One of our merchant princes.
- HUTCHISON OF MONTROSE, LORD—Director, Phoenix. Surname, Hutchison. A fine soldier.
- IDDLESLIGH, EARL OF—Director, General Life. Surname, Northcote.
- LIFFE, LORD—Director, London Assurance, and Chairman, Guildhall. Surname, Liffe. Known in Fleet Street.
- ILLINGWORTH, LORD—Underwriter at Lloyd's. Surname, Illingworth. Barrister and sportsman.
- INCHCAPE, EARL OF—Chairman, Marine Insurance Co.; Director, London & Lancashire. Surname, Mackay.
- INVERFORTH, LORD—Chairman, Victory. Surname, Weir. A credit to Scotland.
- JESSEL, LORD—Director, Guardian Eastern. Surname, Jessel. Of municipal fame.
- KEMSLEY, LORD—Underwriting member of Lloyd's.
- KENMARE, EARL OF—Director, Dublin board, Royal. Surname, Browne. Enquire in Kerry.
- KENNET, LORD—Director, Equity & Law and Law Reversionary. Surname, Young.
- KINNAIRD, LORD—Director, County Fire, also Standard Life. Surname, Kinnaird. A Scottish soldier.
- KINROSS, LORD—Director, Scottish Widows'. Surname, Balfour. Learned in Scots law.
- KNOLLYS, VISCOUNT—Managing Director, Employers' Liability; Director, Aviation & General and Merchants' Marine. Surname, Knollys.
- KNUTSFORD, VISCOUNT—Director, Union. Surname, Holland. Known in Hertfordshire.
- LAMINGTON, LORD—President, Edinburgh; also director, London Guarantee & Accident. Surname, Baillie. Has governed Queensland and Bombay.
- LEVEN & MELVILLE, EARL OF—Underwriter at Lloyd's. Surname, Melville.
- LICHFIELD, EARL OF—Director, Clerical, Medical & General, also General Reversionary & Investment. Surname, Anson. A soldier.
- LIMERICK, EARL OF—Director, London Life. Surname, Pery. A soldier.
- LINLITHGOW, MARQUIS OF—Director, Scottish Widows'. Surname, Hope. A soldier.
- LOYD, LORD—Underwriter at Lloyd's. Surname, Lloyd. Politics, soldiering, Bombay, Egypt.
- LOTHIAN, MARQUESS OF—Director, United Kingdom Provident. Surname, Kerr.
- McGOWAN, LORD—Chairman, Imperial Chemicals Insurance and Director, London & Lancashire. Surname, McGowan.
- MACLAY, LORD—Director, Scottish Temperance & General. Surname, MacLay. The great Glasgow shipowner.
- MANHEAD, LORD—Director, General Accident Fire & Life. Surname, Newman. Well known in Exeter.
- MAR & KELLIE, EARL OF—Director, Scottish Union & National. Surname, Erskine. Enquire in Clackmannanshire.
- MARKS, LORD—Chairman, British Equitable. Surname, Marks. An engineer.
- MEATH, EARL OF—Director, Dublin board, Liverpool & London & Globe. Surname, Brabazon.
- MELCHETT, LORD—Underwriter at Lloyd's. Surname, Mond. The well-known industrialist.
- MERSBY, VISCOUNT—Director, National Provident & London board, Sea. Surname, Bigham.
- MESSEY, LORD—Director, Marine & General. Surname, Meston. Of Indian experience.
- MIDDLETON, LORD—Chairman, Yorkshire. Surname, Willoughby. Served through the war.
- MILTON, EARL OF—Director, Law Union & Rock, and London & Lancashire. Surname, Brodrick. A leader of nobles.
- MILNE, LORD—Director, London board, African Life. Surname, Milne.
- MONROSE, DUKE OF—Vice-President, Edinburgh, and hon. director, Scottish Provident. Surname, Graham. A Scottish soldier.
- NEUBOROUGH, LORD—Underwriter at Lloyd's. Surname, Wynn. An Irish peer of Welsh descent.
- NORMANTON, EARL OF—Director, Bournemouth board, Norwich Union Fire. Surname, Agar.
- ORMONDE, MARQUESS OF—Director, London board, London & Lancashire. Surname, Butler. A soldier and City man, of historic lineage.
- PEEL, EARL—Director, Sea. Surname, Peel.
- PENDER, LORD—Director, London board, Northern. Surname, Pender.
- PENTLAND, LORD—Director, London board, Australian Mutual Provident. Surname, Sinclair.
- PORTAL, LORD—Director, Commercial Union. Surname, Portal. A great business organiser.
- RADNOR, EARL OF—Director, National Provident. Surname, Pleydell-Bouverie.
- RANKEILLOR, LORD—Director, London board, Northern. Surname, Hope. A distinguished parliamentarian.
- READING, MARQUESS OF—Underwriting member of Lloyd's. Surname, Isaacs.
- REDESDALE, LORD—Director, National Employers' Mutual. Surname, Freeman-Mitford.
- RHAYADER, LORD—Underwriter at Lloyd's. Surname, Jones.
- RIDLEY, VISCOUNT—Director, Yorkshire. Surname, Ridley.
- RIVERDALE, LORD—Director, Yorks and Derby board, Alliance. Surname, Balfour. A great industrialist.
- ROCHDALE, LORD—Director, Phoenix. Surname, Kemp. Soldier, banker and millowner.
- ROCKLEY, LORD—Deputy-Chairman, Clerical, Medical & General. Surname, Cecil.
- ROSEBURY, EARL OF—Director, Alliance. A great sportsman.
- RUTLAND, DUKE OF—Director, Royal Exchange. Surname, Manners. The lord of Belvoir.
- St. ALDWYN, EARL OF—Director, Bristol board, Eagle Star. Surname, Hicks-Beach.
- St. JUST, LORD—Director, Sun Ins. & Sun Life. Surname, Grenfell.
- SEATON, LORD—Underwriter at Lloyd's. Surname, Colborne-Vivian.
- SELBORNE, EARL OF—Director, London board, Scottish Union & National. Surname, Palmer. Has governed South Africa.
- SIDMOUTH, VISCOUNT—Director, Exeter board, Commercial Union. Surname, Addington.
- SOMERS, LORD—Director, Gt. Britain & Ireland board, National Mutual of Australasia. Surname, Cocks. A former Governor of Victoria.
- SOMERSET, DUKE OF—Director, Eagle Star. Surname, Seymour.
- SONDES, EARL—Director, Maidstone board, Royal. Surname, Milles. A soldier.
- STAIR, EARL OF—President, Scottish Equitable Life; and Director, West End board, North British & Mercantile. Surname, Dalrymple.
- STANMORE, LORD—Director, Union. Surname, Gordon. Of fine manners.
- STONEHAVEN, LORD—Director, London and Lancashire and on London board, National Mutual of Australasia. Surname, Baird. A diplomat and former Governor-General.
- STRADBROKE, EARL OF—Director, Norwich board, North British & Mercantile. Surname, Rous.
- STRAFFORD, EARL OF—Director, Law Union & Rock. Surname, Byng. A civil engineer.
- STRATHCONA & MOUNT ROYAL, LORD—Underwriter at Lloyd's. Surname, Howard. Grandson of the great Canadian.
- STRATHMORE & KINGHORNE, EARL OF—President, Scottish Widows', also extraordinary director, North British & Mercantile. Surname, Lyon. Father of the Duchess.

SUFFIELD, LORD—Director, Norwich board, North British & Mercantile. Surname, Harbord. A Guardsman.

TWEEDDALE, MARQUIS OF—Extraordinary director, Scottish Widows'. Surname, Hay. A Life Guardsman who was wounded in the war.

TYRRELL, LORD—Director, West End board, Commercial Union. Surname, Tyrrell.

ULLSWATER, VISCOUNT—Director, Commercial Union. Surname, Lowther. The stately Speaker of bygone days.

VERULAM, EARL OF—Director, British Equitable. Surname, Grimston.

WAKEFIELD OF HYTHE, LORD—Chairman, North British & Mercantile. Surname, Wakefield. Well known in motoring circles.

WALTON, EARL OF—Director, Bristol board, Eagle. Surname, Waldegrave.

WARDINGTON, LORD—Director, Alliance, Surname, Beaumont-Peace.

WARWICK, EARL OF—Director, West End board, Royal Exchange. Surname, Greville.

WICKLOW, EARL OF—Director, Patriotic. Surname, Forward-Howard.

WIGRAM, LORD—Director, London board. Scottish Union & National. Surname, Wigram.

WILLINGTON, MARQUESS OF—Director, London & Lancashire and Underwriter at Lloyd's. Surname, Thomas. Inquire at Ottawa.

WILLOUGHBY DE BROKE, LORD—Underwriter at Lloyd's. Surname, Verney. A cavalryman.

WOLVERTON, LORD—Extraordinary Director, North British & Mercantile. Surname, Glyn.

WRENBURY, LORD—Underwriter at Lloyd's. Surname, Buckley.

YARBOROUGH, EARL OF—Director, N. Lines board, London & Lancashire. Surname, Pelham.

YOUNGER OF LECKIE, VISCOUNT—Director, North British & Mercantile, Surname, Younger.

HOW TO ASSIGN A LIFE POLICY

When a policy is assigned by way of mortgage a solicitor should be consulted; but when the assignment is absolute, *i.e.*, when the policy is sold, his services can as a rule be dispensed with. Before considering the form of assignment, however, it may be mentioned that it is advisable to enquire from the Assurance Office—producing the assured's authority to do so—whether any Notices have been received affecting the policy and whether the Assured's title is clear; if the policy is in full force; if age is admitted on it; and whether the policy is subject to any restrictive clauses with regard to residence, occupation or otherwise. If age is not admitted, steps should be taken to get this done at once.

If the Purchaser is himself preparing the assignment it can be written on a sheet of foolscap already impressed with the proper stamp, or alternatively, the document must be impressed with the proper stamp at one of the Inland Revenue Stamp Offices within 30 days of its execution otherwise a penalty will probably be incurred. The affixing of stamps to the document is not allowed.

The Assignment may be in the following form:

I (name of vendor)..... of (address).....
in the County of (occupation)
in consideration of the sum of (pounds)
paid to me by (name of Purchaser)
of (address) in the County of
(occupation), the receipt of which
I herewith acknowledge, do hereby as beneficial
owner assign unto the said his
Executors, Administrators and Assigns, all that policy
of assurance on my life for £.....
effected with the (name of Company)
numbered and dated
and all monies assured by or to become payable there-
under. And I hereby certify that the transaction hereby
effected does not form part of a larger transaction, or of a
series of transactions, in respect of which the amount or
value, or the aggregate amount or value, of the consideration
exceeds five hundred pounds.* In witness whereof I
have hereunto set my hand and seal this
day of 19

Signed, sealed, and delivered
by the above-named (SEAL.)
in the presence of (name)
(address)

The purchase money should be written in words and
not in figures.

The Stamp Duty does not depend upon the amount
for which the policy is issued, but upon the sum paid
for its purchase, and the Stamp Duty payable may be
ascertained from the following Table:—

Purchase money not exceeding	The stamp duty is
£5	£0 0 6
10	0 1 0
15	0 1 6
20	0 2 0

Purchase money not exceeding	The stamp duty is
£25	£0 2 6
50	0 5 0
75	0 7 6
100	0 10 0
125	0 12 6
150	0 15 0
175	0 17 6
200	1 0 0
225	1 2 6
250	1 5 0
275	1 7 6
300	1 10 0

For every additional £50 and also
for any fractional part of £50,
of such amount of value up to a
total of £500: 0 5 0

(2) When the Purchase Money exceeds £500*. The rate of
duty will be double that shown above.

Notice of the assignment should be sent, in duplicate,
to the Head Office of the Assurance Company immediately
on its execution as priority of title depends upon the date
that notice is received. The Office will retain one copy
and the other will be returned with acceptance of service
endorsed thereon.

The notice may be in the following form:—

To The Assurance Company.

I (name), the undersigned, of
(address), in the County of
..... (occupation) do hereby give you
notice that by an instrument in writing dated the
..... day of 19... (name) of
(address) in the County of
(occupation) did, for the consideration
therein expressed, absolutely assign unto me, my
Executors, Administrators and Assigns all that policy
of assurance on his life for £ numbered
..... and dated and all monies
assured or to become payable thereunder.

Dated this day of 19.. ...

(Signed).....

Companies are entitled to charge a fee of five shillings
for acknowledgment of the notice. The purchaser
should, on completion of the purchase, have possession
of the policy as well as the assignment, and of the last
receipt for payment of the premium; and should advise
the Company that all premium and other notices should
be sent to him.

* Where the amount or value of the consideration
exceeds five hundred pounds, or where the transaction
forms part of a larger transaction or of a series of transac-
tions in respect of which the amount or value, or the
aggregate amount or value, of the consideration exceeds
five hundred pounds, the words shown in italics should
be omitted and the higher rate of duty will then apply.

INSURANCE M.P.s

- ACLAND-TROYTE, LT.-COL., G.F., C.M.G., D.S.O.—Tiverton (Unionist). Director, Exeter board, Commercial Union.
- ALEXANDER, SIR WILLIAM, K.B.E.—Glasgow Central (Unionist). Underwriter at Lloyd's.
- ALLEN, SIR WILLIAM, K.B.E., D.S.O.—Armagh (Unionist). Director, Belfast board, State.
- ANDERSON, SIR ALAN, G.L.F.—City of London (Unionist). Underwriter at Lloyd's.
- ANDERSON, RT. HON. SIR JOHN, G.C.B., G.C.S.I., G.C.I.E.—Scottish Universities (Unionist). Director, Employers' Liability.
- ASTOR, MAJOR THE HON. J. J.—Dover (Unionist). Director, Phoenix.
- BARRIE, SIR CHARLES, K.B.E.—Southampton (National Liberal). Director, Phoenix.
- BEIT, SIR ALFRED, Bt.—St. Pancras S.E. (Unionist). Underwriter at Lloyd's.
- BRAITHWAITE, MAJOR A. N., D.S.O.—Buckrose (Unionist). Director, Guardian Eastern.
- BRASS, CAPT. SIR WILLIAM—Clitheroe (Unionist). Director, Guardian Assurance.
- BROADBRIDGE, SIR GEORGE THOMAS—City of London (Unionist). Chairman, London board, Dominion of Canada General.
- BURGHLEY, LORD—Peterborough (Unionist). Chairman, London board, London & Lancashire.
- CROWDER, J. F. E.—Middlesex, Finchley (Unionist). Underwriter at Lloyd's.
- DAVIES, C. K.C.—Montgomery (Unionist). Director, Blackfriars Insurance.
- DAVISON, SIR WILLIAM HENRY, K.B.E.—Kensington, S. (Unionist). Director, County Fire.
- DAWSON, SIR PHILIP—Lewisham West (Unionist). Director, Trade Indemnity.
- DAY, COL. HARRY—Southwark Central (Labour). Chairman, Mutual Property.
- DENMAN, HON. RICHARD DOUGLAS—Central Leeds (National Labour). Underwriter at Lloyd's. Deputy Chairman, Marine & General Mutual Life, and Chairman, Agricultural & General.
- DIXON, RT. HON. HERBERT—Belfast East (Unionist). Chairman, Commercial of Ireland and Director, Ulster Marine.
- DUNGLASS, LORD—Lanark (Unionist). Director, London & Scottish and Scottish Metropolitan.
- EDGE, SIR WILLIAM, Bt., J.P.—Bosworth (National Liberal). Director, Federated Employers'.
- ELLIS, SIR GEOFFREY, Bt.—Ecclesall (Unionist). Director, Equity & Law and Law Reversionary.
- EMERY, J. F.—Salford (Unionist). Director, Manchester board, Liverpool and London and Globe.
- EVERARD, W. LINDSAY—Melton (Unionist). Director, Leicester board, Alliance.
- FREMANTLE, LT.-COL. FRANCIS EDWARD—St. Albans (Unionist). Underwriter at Lloyd's.
- GOWER, SIR ROBERT, K.C.V.O., O.B.E., D.C.L., J.P.—Gillingham (Unionist). Director, London board, General Accident.
- HASLAM, H. C.—Horncastle (Unionist). Underwriter at Lloyd's.
- HERBERT, RT. HON. SIR DENNIS HENRY, K.B.E.—Watford (Unionist). Chairman, Equity & Law; Chairman, Law Reversionary. Director, Bedford General.
- HELY-HUTCHINSON, MAURICE R.—Hastings (Unionist). Director, London Life.
- HILLS, MAJOR RT. HON. JOHN WALTER—Ripon (Unionist). Chairman, Legal. Director, London board, Colonial Mutual Life.
- JOEL, D. J. B.—Dudley (Unionist). Underwriter at Lloyd's.
- KRIEING, E. H.—Twickenham (Unionist). Underwriter at Lloyd's.
- KYVES, SIR ROGER, Bt., G.C.B., K.C.V.O.—Portsmouth N. (Unionist). Director, Bedford General.
- KIMBALL, L.—Loughborough (Unionist). Underwriter at Lloyd's.
- LAW, SIR ALFRED JOSEPH—High Peak (Unionist). Director, Rochdale board, London & Lancashire.
- LEWIS, O.—Colchester (Unionist). Underwriter at Lloyd's.
- LOCKER-LAMPSON, COMDR. OLIVER—Handsworth (Unionist). Director, City of London board, Eagle Star.
- MAITLAND, ADAM—Faversham (Unionist). Director, West End board, Royal Exchange.
- MASON, LT.-COL. G. K. M., D.S.O.—Crowdon N. (Unionist). Vice-Chairman, Guardian.
- MELLER, SIR RICHARD—Mitcham (Unionist). Secretary, Prudential Approved Societies.
- MOORE, LT.-COL. SIR THOMAS, C.B.E.—Ayr Burghs (Unionist). Director, London board, General Accident.
- O'NEILL, RT. HON. SIR HUGH, Bt.—Antrim (Unionist). Chairman, London board, Colonial Mutual Life.
- PEAKE, CAPT. OSBERT—Leeds N. (Unionist). Director, Leeds board, Royal Exchange.
- POWER, SIR JOHN, Bt.—Wimbledon (Unionist). Director, London board, Royal.
- POWELL, SIR ASHETON—Lewisham East (Unionist). Underwriter at Lloyd's.
- RADFORD, E. A.—Rusholme (Unionist). Chairman, Manchester board, Eagle Star.
- RAMSDEN, SIR RICHARD, O.B.E.—Bradford N. (Unionist). Chairman, Leeds board, Eagle Star.
- RATHBONE, J. R.—Bodmin (Unionist). Director, West End board, Scottish Union & National.
- REID, W. A.—Derby (Unionist). Director, Nottingham board, Eagle Star.
- ROBINSON, J. ROLAND—Blackpool (Unionist). Director, West End board, Scottish Union & National.
- SANDERSON, SIR FRANK—Ealing (Unionist). Underwriter at Lloyd's.
- SCOTT, LORD WILLIAM—Roxburgh & Selkirk (Unionist). Director, Licenses & General.
- SANDYS, E. D., Norwood (Unionist). Underwriter at Lloyd's.
- SINCLAIR, SIR ARCHIBALD HENRY MACDONALD, Bt.—Caithness & Sutherland (Liberal). Extraordinary director, Scottish Equitable.
- SMITH, BRACEWELL, Dulwich (Unionist). Underwriter at Lloyd's.
- SOMERSET, THOMAS—North Belfast (Unionist). Director, Commercial of Ireland and Ulster Marine.
- SPEARS, BRIG.-GEN. E. L., C.B., C.B.E., M.C.—Carlisle (Unionist). Director, West End board, Commercial Union.
- STUART, HON. JAMES—Moray & Nairn (Unionist). Underwriter at Lloyd's.
- TAYLOR, C. S.—Eastbourne (Unionist). Underwriter at Lloyd's.

INSURANCE TEXT-BOOKS FREE CATALOGUE

A complete catalogue of the publications of Buckley Press Ltd., has been prepared, copies of which can be obtained free of charge from

BUCKLEY PRESS LTD.

20, ST. ANDREW STREET
LONDON
E.C. 4

COUNTY OF LONDON FIRE INSURANCE 25

LONDON COUNTY COUNCIL—FIRE INSURANCE, 1936

Return of the gross amounts insured against fire during the year 1936 in respect of property in the Administrative County of London, upon which contributions were based and payable in 1938 towards the expense of maintaining the fire brigade, in accordance with the Metropolitan Fire Brigade Act, 1865 (28 and 29 Vic., cap. 90)

Company.	Gross amount insured in 1936.	Contribution payable in 1938 at £35 per million.	Company.	Gross amount insured in 1936.	Contribution payable in 1938 at £35 per million.
£	£	s. d.	£	£	s. d.
Agricultural and General Co-operative ...	19,791	13 11	London & Scottish ...	5,625,086	196 17 7
Alliance ...	323,366,998	11,317 16 11	Merchants' & M'frs... ..	120,000	4 4 0
Anglo Saxon ...	8,295	5 10	Methodist ...	2,318,400	81 2 11
Army, Navy & General... ..	91,476	3 4 0	Midland Mutual ...	56,700	1 19 8
Atlantic ...	164,658	5 15 3	Motor Union ...	4,537,134	158 16 0
Atlas ...	48,023,417	1,680 16 5	Municipal Mutual ...	25,694,863	899 6 5
Avon ...	376,982	13 3 11	Mutual Property ...	1,330,685	46 11 6
Baptist ...	1,878,288	65 14 10	Nat. Emp'rs. Mutual ...	3,550,500	124 5 4
Beacon ...	1,172,652	41 0 11	Nat. Insurers Co. Mutl. ...	60,000	2 2 0
Bedford General ...	160,252	5 12 2	Nat. Federation of Meat Traders (Mutual) ...	411,420	14 8 0
Black Sea & Baltic ...	495,996	17 7 2	Nat. & Local Gov't Officers' ...	257,988	9 0 7
Britannic ...	961,380	33 13 0	Nat. of Gt. Britain ...	1,691,940	59 4 4
British Commercial ...	2,009	1 5	North Brit. & Merc. ...	84,659,138	2,963 1 5
British Equitable ...	4,307,298	150 15 1	Northern ...	34,176,090	1,196 3 3
British Fire ...	1,652,292	57 16 7	Norwich Union ...	49,692,309	1,739 4 8
British General ...	6,923,450	242 6 5	Ocean Accident & Guar.	21,158,370	740 10 11
British Law ...	23,652,079	827 16 6	Palatine ...	809,090	28 6 4
British Oak ...	3,265,000	114 5 6	Pearl ...	8,749,803	306 4 10
British Traders ...	10,271	7 2	Phoenix ...	96,673,603	3,383 11 6
Caledonian ...	14,085,938	493 0 2	Planet ...	556,879	19 9 10
Car and General ...	3,166,274	110 16 5	Premier Motor Policies	240,823	8 8 7
Celtic ...	400	—	Provd't. Accdt. & W.C. ...	4,912,928	171 19 0
Century ...	20,036,654	701 5 8	Provincial ...	5,836,790	204 5 9
Chemists' Mutual ...	714,495	25 0 1	Prudential ...	72,779,332	2,547 5 7
Church of Scotland Fire Commercial ...	24,750	17 4	Queensland ...	906,002	31 14 2
Commercial ...	370,495	12 19 4	Railway Passengers ...	700,609	24 10 0
Commercial of Ireland ...	58,000	2 0 7	Reliance Fire & Accdt. Road Transport & Genl.	1,108,821	38 16 2
Commercial Union ...	114,384,790	4,003 9 4	Royal ...	137,942,245	4,827 19 7
Congregational ...	1,823,784	63 16 8	Royal Arsenal Co-op. ...	2,501,752	87 11 3
Contingency ...	99,798	3 9 11	Royal Exchange ...	79,163,103	2,770 14 2
Co-operative ...	18,338,459	641 16 11	Royal London Mutual... ..	10,547,466	369 3 3
Cornhill ...	12,952,782	453 7 0	Salvation Army Fire ...	1,370,417	47 19 3
Dominion ...	284,534	9 19 2	Scottish... ..	2,434,414	85 4 1
Dominion of Canada ...	195,351	6 16 9	Scot. Auto. & Gen. ...	549,299	19 4 6
Drapers and General ...	4,087,237	143 1 1	Scottish Boiler & Gen. ...	64,619	2 5 3
Eagle Star ...	72,438,017	2,535 6 7	Scottish Un. & Nat. ...	19,730,708	690 11 6
Ecclesiastical ...	19,028,400	665 19 11	Sea ...	1,770,603	61 19 5
Economic ...	2,846,422	99 12 6	South British ...	1,516,429	53 1 6
Edinburgh ...	1,221,097	42 14 9	State ...	6,097,165	213 8 0
Employers' Liability ...	14,322,396	501 5 8	Sun ...	165,262,954	5,784 4 1
Employers' Mutual ...	561,294	22 15 11	Tanker ...	551,080	19 5 9
English and American ...	425,000	14 17 6	Theatres Mutual ...	541,760	18 19 3
Excess ...	5,000,000	175 0 0	Tobacco ...	2,518,423	88 2 11
Farmers' Finance & Ins. ...	7,640	21 11 11	Union ...	43,946,777	1,534 12 9
Federated Employers' ...	616,947	547 1 5	United Canton ...	2,489,800	87 2 10
Fine Art & General ...	15,630,637	532 14 11	United British ...	1,735,275	60 14 8
Gen. Accdt., Fire & Life	16,935,588	194 19 2	United Friendly ...	6,400,000	224 0 0
Gresham Fire & Accdt. ...	5,570,263	29 13 1	United Legal Indem. ...	296,871	10 7 10
Guarantee Society ...	847,240	31 18 9	United Scottish ...	198,113	6 18 8
Guardian ...	49,470,755	1,731 9 6	Universal ...	924,305	32 7 0
Guardian Eastern ...	912,517	43 4 10	Vulcan Boiler & Gen. ...	28,672	1 0 0
Guildhall ...	1,235,434	17 6	Welsh Calvinistic Meth. ...	118,595	4 3 0
Hibernian ...	24,967	4 10 2	Wesleyan and Gen. ...	855,124	29 18 7
Home of New York ...	201,987	7 1 5	West of Scotland ...	440,074	15 8 0
Ideal ...	128,830	4 10 2	Western ...	1,018,283	35 12 10
Imperial Chemicals ...	314,351	11 0 0	Western Australian ...	1,619,685	56 13 10
Law Accident ...	6,556,900	229 9 10	World Auxiliary ...	287,172	10 1 0
Law Fire ...	123,125,848	4,309 8 1	World Marine & Gen. ...	297,220	10 8 0
Law Union & Rock ...	38,326,446	1,341 8 6	Yorkshire ...	25,989,725	909 12 10
Legal ...	4,569,343	159 18 7	Zurich ...	508,956	17 16 3
Legal and General ...	31,016,224	1,085 11 4	Special ...	2,857,143	100 0 0
Licenses and General ...	8,016,246	280 11 5			
L'pool & London & Globe	51,348,524	1,797 4 0	Totals for Companies	2,157,020,019	75,495 14 0
Local Gov. Guarantee ...	310,452	10 17 4	Underwriters at Lloyd's	181,987,396	6,369 11 2
London Assurance ...	55,047,337	1,926 13 2			
London & Edinburgh ...	162,499	5 13 9	Totals ...	2,339,007,415	81,865 5 2
London Guar. & Accdt. ...	3,782,949	132 8 1			
London & Lancashire ...	61,682,981	2,158 18 1			
London & Manchester ...	3,849,233	134 14 5			

CONTRIBUTIONS BY FIRE INSURANCE COMPANIES.

Comparison of the total amounts insured against fire in respect of property in the Administrative County of London in each year from 1919 to 1936—

Year.	Amount for which property was insured.	Increase or decrease per cent. annually.	Year.	Amount for which property was insured.	Increase or decrease per cent. annually.
1919	1,652,594,359	17.04	1928	2,233,530,384	2.01
1920	1,985,050,773	20.12	*1929	2,265,397,578	1.43
1921	2,056,011,341	3.57	1930	2,285,191,973	.87
1922	2,008,026,537	-2.33	1931	2,300,764,629	.68
1923	2,018,618,825	.53	1932	2,283,128,196	-.55
1924	2,041,415,578	1.13	1933	2,273,829,869	-.62
1925	2,090,280,942	2.39	*1934	2,281,348,448	.33
1926	2,142,369,064	2.49	1935	2,308,098,448	1.17
1927	2,189,467,928	2.19	1936	2,339,007,415	1.34

* Figures as revised after issue of Returns for 1929 and 1934.

1887 was the first year in which insurances by underwriters at Lloyd's were included.

BRITISH EQUITABLE

ASSURANCE COMPANY, LIMITED

ROYAL EXCHANGE,
LONDON, E.C.3

Manager.
D. A. COLEMAN

Phone: Mansion House 6434-5

SPECIAL LIFE FEATURES

- (1) UNUSUALLY ATTRACTIVE TERMS FOR CHILDREN.
- (2) Whole Life With Profit Rates now among the lowest published.
- (3) Competitive "Limited Payment" Scheme with large Cash Options.
- (4) With or without Medical.
- (5) An informative booklet which everybody can understand—viz.,
"POPULAR POLICIES EXPLAINED."

If you are not already an Agent it will pay you to become one.

F. CONRADI

REINSURANCE AGENT & BROKER

Fire, Life, Marine and Accident Reinsurances

London Representative for—

L'UNION FIRE, ACCIDENT & GENERAL INSURANCE

COMPANY, of Paris Fr. Frs. 50,000,000

Established 1828. Total Assets exceed Fr. Frs. 740,500,000

VIKING ASSURANCE COMPANY, of Oslo

Kr. 1,500,000

Established 1911. Total Assets exceed Kr. 5,943,900.

ALLIANCA MARINE & FIRE INSURANCE COMPANY,
of Bahia (Brazil)... ..

Mlrs. 9,000,000

Established 1870. Total Assets exceed Mlrs. 67,814,000.

Codes Used—

A.B.C. 5th Edition. Western Union (Universal
and Five Letter Editions).

Telegrams—

Conassur Stock
London.

Telephone—

Metropolitan 1926.

Bankers—

Westminster Bank, Ltd., London, E.C. Société Générale de Crédit Industriel &
Commercial, Paris. Banca Commerciale Italiana, Milan.

5, LOTHBURY, LONDON, E.C.2

INSTITUTE OF ACTUARIES.

Founded 1848. Incorporated by Royal Charter, 1884.

STAPLE INN HALL, HOLBORN, W.C.1.

PRESIDENT: Henry John Percy Oakley, M.C.

VICE-PRESIDENTS: George Green, M.A., Harold Ernest Raynes, Andrew Herrick Rowell, B.A.,
Arthur Herbert Shrewsbury.

TREASURER: Henry Edward Melville.

HON. SECRETARIES: Frederick August Andrew Menzler, B.Sc., Henry O'Brien.

AUDITORS: James Tait Campbell, George Steel Campbell, John S. B. Wilson.

LIBRARIANS: Arthur William Evans, Charles Frederick Trustam, M.A.

ASSISTANT SECRETARY: S. H. Jarvis.

NOTE: Persons intending to study should apply to the Assistant Secretary.

Fellows.

All are Fellows by Examination except those marked * who are Fellows by Election.

- Adlard, Howard Tindale, A.K.C. (London), C.I.F.E.,
Lynwood, 48, Chandos Avenue, Oakleigh Park, N.20.
- Adlard, Stanley, A.K.C. (London), Enfield.
- Alison, Sidney Herbert, B.Sc., London County Council.
- Allen, John Mayhew, Sutton, Surrey.
- Anderson, John, 23, Church Road, S.E.23
- Anderson, John Leslie, Scottish Widows.
- Anderson, Robert Duncan, Commercial Union.
- Anderson, Thomas Frederic, F.F.A., 22, Mount Park Road,
Faling, W.5.
- Anderson, William Smith, Cheam, Surrey.
- Andras, John Bertram, B.A., Eagle Star.
- Ansell, Hubert, Hursgate, Hook Heath, Woking.
- Archer, Joseph Alfred, Christow, Grove Road, Sutton.
- Asbury, Christopher John, Scottish Provident.
- Ashton, William Richard, D.S.O., D.S.C., Commercial
Union.
- Aslet, Kenneth Charles, Sun Life.
- Atkins, Francis Cuthbert, Prudential.
- Austin, Herbert Henry, Pearl Assurance.
- Bacon, Francis William, B.A., Pearl Assurance.
- Bacon, James, Empire House, St. Martin's-le-Grand, E.C.
- Bailey, Walter George, B.A., Mutual Life & Citizens.
- Baker, Henry James, Clifton, Sandbourne Road,
Bournemouth.
- Baker, Sydney Harry, Sun Life.
- Ball, Sidney Robertson, Eagle Star.
- Balmford, Walter Crowther, Government Actuary's
Department.
- Bangs, Perry John Alfred, Sun Life.
- Barnes, Joseph Howard, F.S.S., Clyst House, Theydon
Bois, Epping.
- Barrand, Arthur Rhys, 15, Dunbar Road, Talbot Woods,
Bournemouth.
- Barrett, Campbell C. C., Norwich Union.
- Barrett, William Goodsman, 46, Dacres Road, Forest Hill,
S.E.23.
- Beak, George Hewitt, Legal & General, Johannesburg.
- Beales, Reginald Edwin, Northern Assurance (London).
- Bearman, Harry, Belvedere, Station Road, New Barnet.
- Beckingsale, Stanley, Wellington, N.Z.
- Bennett, Samuel, Government Actuary, Perth, W.A.
- Berry, Norman Charles, Phoenix Assurance.
- Besant, Arthur Digby, B.A., 9, Hampstead Hill Gardens,
N.W.3.
- Binns, John Dolling, Scottish Widows.
- Blackader, Alfred Kimball, M.A., LL.D., F.A.S., 212,
Briarhill Avenue, Toronto.
- Blake, William Thomas Cann, Government Actuary's
Department.
- Blyth, Robert Oswald, M.A., F.F.A., M.B.O.U., Cuthill,
Three Gats Lane, Haslemere.
- Bone, Benjamin Arthur James, Pearl Assurance.
- Bourke, George Wesley, B.A., F.A.S., Sun Life of Canada,
Montreal.
- Bradbury, Algernon Charles, Australian Temperance &
General, Melbourne.
- Bradshaw, Frank Law, Connaught Club, 75, Seymour
Street, W.2.
- Bradshaw, Thomas, F.A.S., Toronto, Canada.
- Brenton, William Percy, Metropolitan Life, New York.
- Briscoe, Hubert John, Prudential.
- Britt, Kenneth James, F.F.A., Britannic Assurance.
- Brown, Arthur Ewart, Biggin Hill, Kent.
- Brown, Bertram George Harry, Royal Exchange.
- Brown, Charles Hilton Leonard, B.Sc., Empire House,
St. Martin's-le-Grand, E.C.
- Brown, Edward Harold, Grosvenor Cottage, Denton, nr.
Canterbury.
- Brown, Frederick Stanley, London Assurance.
- Brown, Gordon Albert, Prudential.
- Brown, Henry, M.A., Commercial Union.
- Brown, Hugh Wylie, F.F.A., F.R.S.E., Scottish Union &
National.
- Brown, Leshe, Prudential.
- Brown, Peter Gordon, M.A., F.S.S., Government Actuary's
Department.
- Brown, Stanley Percy, Government Actuary's Dept.
- Bullwinkle, Leonard Albert, O.B.E., F.S.S., Ministry of
Finance, Belfast.
- Bunford, John Farrant, M.A., National Provident.
- Burn, Sir Joseph, K.B.E., F.S.I., Prudential.
- Burrows, Victor Albert, F.S.S., Empire House, St. Martin's
-le-Grand, E.C.1
- Burton, Kenneth John, Sun Life.
- Butler, Alick G., Phoenix.
- Butt, Laurence Morton, General Accident (London).
- Callaway, Victor George Charles, Equitable Life.
- Cameron, Finlay James, F.F.A., Caledonian.
- Campbell, Alistair Matheson, M.A., F.A.S., Sun Life of
Canada, Montreal.
- Carey, Norman Lewis, Clerical, Medical & General.
- Carpmael, Charlton, Royal Nat. Pension Fund for Nurses.
- Carter, George S. N., Life Association of Scotland.
- Carter, Norman John, Eagle Star.
- Chandler, Thomas Richard, Equitable House, Woolwich,
S.E.18.
- Chatham, Edward Felton, Sun Life.
- Chatten, Sidney James Robert, Australian Mutual
Provident (London).
- Clarke, Alan Sydney, Prudential.
- Clarke, Arthur H., 23, Glasslyn Road, N.8.
- Clarke, Harold Thomas, B.A., O.B.E., Brindisi, High Cliff
Drive, Leigh-on-Sea.
- Clarke, Harry Gordon, Prudential.
- Clarke, Roland Davis, Prudential.
- Clay, Harold Peter, Metropolitan Pensions Association.
- Clegg, Cyril, Refuge Assurance.
- Clough, Arthur Haydn, West Wimbledon, S.W.20.
- Clough, William Harold, Mercantile & General.
- Coe, Norman Edward, Prudential.
- Collingwood, Leonard W., B.Sc., Ideal Life (Birmingham).
- Collins, Archibald Robert Hearle, 140, West George
Street, Glasgow.
- Collins, Frank Lakeman, General Reversionary.
- Cope, Harold J. B., Friends' Provident & Century.
- Coutts, Charles Ronald V., Provident Mutual.
- Cowie, David James, Pearl, New York.
- Crabbe, Reginald James Williams, Provident Association
of London.
- Craig, William Gilbert, F.F.A., Government Actuary's
Department.
- Cross, Howard Turner, Marine & General.
- Crump, Percy C., O.B.E., Prudential.
- Culley, Alfred Benjamin, 10, Cothelstone Road,
Streatham Hill, S.W.2.
- Curjel, Harald Worthington, M.A., Woodbridge, Suffolk.
- Curtis, William Allen, 78, Finsbury Pavement, E.C.2.
- Cuider, Donald G. S., Alliance Assurance.
- Davidson, Andrew Rutherford, F.F.A., Standard Life.
- Davis, Clive Maurice, Alliance Assurance.
- Davis, Dorothy Beatrice, M.A., 81, Melrose Avenue,
N.W.2.
- Dawson, Miles Menander, LL.D., F.A.S., 500, 5th Avenue,
at 42nd Street, New York.
- Day, William Reginald, Metropolitan Life, Sydney.
- Deck, James Gilbert, Sao Paulo, Brazil.
- Delaney, William John, Legal & General.
- Denham, Walter, F.F.A., 35, Murray Road, Wimbledon,
S.W.19.
- Denmark, Robert John, Norwich Union Life.
- Derrick, Victor Percival Augustine, Somerset House.
- Dicken, Harold, Royal Insurance, Liverpool.
- Dinnage, Robert, Co-operative Insurance.
- Diver, Oswald Francis, M.A., 27, Northway, N.W.11.
- Dodwell, Muriel Evelyn, B.A., Prudential.
- Downes, Edward George, Legal & General.
- Drake, Charles Clifford Hall, Prudential.
- Duffell, James Henry, Royal London Mutual.

Dunphy, Stephen Bevan, Manufacturers Life.

Eames, George Stanley, Prudential.

Ebihara, Kaitaro, Meiji Life, Tokio.

Edey, Jack, Prudential.

Edwards, Arthur John Charles, India House, Aldwych, W.C.2.

Edwards, Herbert Horace, Sun Life.

Elder, Kenneth William, Southwick, Sussex.

Elderton, Henry Edward, Royal Assurance (Liverpool).

Elderton, Sir William Palin, C.B.E., Equitable Life.

Elliott, Charles Alfred, Australian Mutual Provident, Sydney.

Elrick, Walter, Government Actuary's Department.

Epps, George Selby Washington, C.B., C.B.E., B.A., Government Actuary.

Evans, Arthur William, London Life.

Evans, Edward Clifford, M.A., Provident Mutual.

Fagg, Reginald John, Prudential.

Farmer, Ernest Chattock, National Amalgamated Approved Society.

Faulks, Joseph Ernest, B.A., 83, Brondesbury Road, N.W.6.

Fielder, Tom Lionel, General Reversionary.

File, Lorne K., B.A., F.A.S., Canada Life, Toronto.

Finch, George, B.A., London Life.

Forster, Charles Ian Kennerley, Sun Life.

Forster, Wilfred Allen, Government Actuary's Dept.

Foster, George Thomas, Mercantile & General.

Fraser, Alexander, F.F.A., F.R.S.E., 5, St. Margaret's Road, Edinburgh.

Fraser, Duncan Cumming, M.A., Wellington Buildings, Liverpool.

Freeman, Harold Noel, B.A., Alliance.

Freeman, Harry, M.A., F.S.S., Government Actuary's Department.

Fulford, Frederick Wesley, Sydney, Australia.

Fulford, William John, Prudential.

Galer, Frederic Bertram, M.A., 77, Gracochurch Street, E.C.3.

Gardner, Alan, General Reversionary.

Gardner, Charles Graham, Marine & General.

Gardner, Walter Frank, Prudential.

Garland, Walter Eric, Phoenix Assurance.

Gatenby, Norman Reginald, Commercial Union.

Gawler, Oswald, Melbourne, Australia.

Gemmill, William, F.S.S., Transvaal Chamber of Mines, Johannesburg.

Gibbord, John Alexander, Sun Life.

Gibson, Rev. John Paul, S. R., M.A., Ridley Lodge, Cambridge.

Gill, Donald Herbert, Prudential.

Gillies, George, Government Actuary's Department.

Goldsmith, Stanley Joseph, Sun Life.

Goodfellow, Francis, African Life, Johannesburg.

Goodfellow, Percival, National Farmers Union Mutual.

Goodman, Gilbert, Prudential.

Gopp, John Ivo, University Life.

Gordou-Smith, Randolph, F.F.A., Uplawmoor, Renfrew.

Costelow, Cecil, Government Actuary, Sydney, New South Wales.

Granger, Charles Keith, F.F.A., Scottish Union & National.

Grant, Milton Daniel, B.A., F.A.S., Sovereign Life, Winnipeg.

Green, George, M.A., Union Life.

Griffin, Owen Priestley, Sun Life.

Guest, Cecil Frederick, Sun Life.

Gunlake, John Henry, Empire House, St. Martin's-le-Grand, E.C.1.

Gunningham, Sidney Joseph, B.Sc., Ecclesiastical Commission.

Gwilt, Richard Lloyd, F.F.A., Scottish Widows'.

Hallett, William Sebastian, M.A., Sao Paulo, Brazil.

Hamilton-Bell, Frederick West Hill, Fleet.

Hammon, Philip Horace, Prudential.

Hancock, Edwin James, Sun Life.

Harrington, Eustace Woods, Northern Assurance (London).

Harris, Arnold Stoughton, M.A., Cheam, Surrey.

Harriss, Walter James, Phoenix Assurance.

Hart, James Robert, Woodbury, Biggin Hill, Norwood, S.E.19.

Harvey, Eric James, Union Life.

Harvey, Percy Norman, Deputy Government Actuary.

Haslam, John Graham, Prudential.

Hawes, Arthur Philip Maitland, Eagle Star.

Hawes, Ernest Edward, F.F.A., Guardian.

Hawkins, Cyril Bertram, Yorkshire, York.

Haycocks, Herbert Weston, Royal, Liverpool.

Hayes, Leslie Thomas, London Life.

Haynes, Alfred Trevor, Scottish Amicable (Glasgow).

Haynes, Ernest Harry, Royal London Mutual.

Haynes, Thomas William, Northern.

Heath, Ernest Alfred John, Medical, Sickness, Annuity & Life Assurance Society.

Hemming, Arthur George, F.S.S., Kelsham, Headcorn Kent.

Henderson, Robert, F.A., F.A.S., New York.

Hickox, Walter Ernest Hindmarsh, Prudential.

Hicks, Arthur Joseph, Sevenoaks.

Hill, Frederick William, Provident Mutual.

Hill, William Stanley, M.B.E., Government Actuary's Department.

Hodgson, Thomas Horsford, Phoenix Assurance.

Hodgson, William Horsford, Phoenix, Fleet Street, E.C.

Holgate, Benjamin, Co-operative Insurance.

Holness, Archibald Stephen, Phoenix Assurance.

Honey, Frederick, National Confederation of Employers' Organisations, S.W.1.

Hooker, Percy Francis, Alliance Assurance.

Hornsby, Stanley John, Motor Union.

Horsley, Noel Alan, B.A., Britannic Assurance.

Hosking, Gordon Albert, Prudential.

Howl, Lewis Frederick, Biona, Forest Row, Sussex.

Hubbard, Alfred John, Liverpool & London & Globe (Liverpool).

Hudson, Alfred James, Worthing, Sussex.

Humphreys, Henry Thompson, Sun Life.

Hustwit, William Edmund, Prudential.

Hutcheson, William Anderson, F.F.A., F.A.S., Mutual Life of N.Y., New York.

Innes, Frederick Forrest, Australian Mutual Provident, Sydney.

Isaac, Stanley Frank, Atlas Assurance.

Jackson, Dennis, Friends' Provident & Century.

Jackson, Herbert Moore, Australasian Temperance & General, Melbourne.

James, Herbert George, Prudential.

Jamieson, Charles William Steele, F.F.A., Government Actuary's Department.

Jamieson, John, F.F.A., Empire House, St. Martin's-le-Grand, E.C.1.

Jarman, William Rees, B.A., I.S.O., 52, Beam Down Avenue, Weston-super-Mare.

Jefferson, John Arthur, Britannic Assurance.

Johnson, Alfred Newland, Government Actuary's Department.

Johnston, William Norman, Government Actuary's Department.

Jones, Ernest Stephens, C.B.E., F.S.S., National Debt Office.

Jones, Harold George, Gresham Life.

Jones, Leonard Alexander Mount, Eagle Star.

Jones, Richard McNair, M.A., London Life.

Joseph, Arthur Wolfe, M.A., B.Sc., Wesleyan & General.

Keene, Francis Charles Thomas, Prudential.

Kelham, Cyril Stephen, Prudential.

Kentish, Owen, 27, Memorial Hall, Farringdon Street, E.C.4.

King, Albert Edward, F.F.A., Standard Life.

Kingham, Cecil Edward, United Kingdom Provident.

Kirton, Robert James, M.A., Equity & Law Life.

Kitton, John Herbert, Law Union & Rock.

Klagge, Oskar C. J., F.S.S., Government Actuary's Department.

Knowles, Maurice B., Government Actuary's Department.

Krishnamurthy, Pattadakal V., United India Life, Madras.

Lacey, Alfred Edward, Pearl Assurance.

Lafford, Harry George, Legal & General.

Laing, James Murray, F.F.A., Britannic.

Lancashire, Ernest James, Empire House, St. Martin's-le-Grand, E.C.1.

Lane, Harry Archibald, Atlas Assurance.

Lane, Ralph Charles Bradley, M.A., B.Sc., 37, Gracechurch Street, E.C.3.

Laughton, Alexander Millar, F.F.A., F.S.S., Melbourne.

Layton, Edgar Charles, 38a, Monahan Avenue, Purley, Surrey.

Leigh, Samuel George, Refuge Assurance.

Lever, Ernest H., Prudential.

Levy, Ralph Basil, Prudential, Johannesburg.

Levine, Abraham, M.A., Alliance Assurance.

Lewis, John Norman, F.F.A., Bromley, Kent.

Lewty, Francis Arthur Paulet, Equity & Law.

Lidstone, George James, LL.D., F.F.A., F.A.S., F.R.S.E., Midlothian.

Linton, Morris Albert, B.S., M.A., F.A.S., Provident Mutual Life (of America).

Little, James Fulton, F.A.S., Prudential of America.

Llewellyn, Geoffrey Francis, Clerical, Medical & General.

Lochhead, Robert Knight, Commercial Union.

Longley-Cook, Laurence Herbert, M.A., Prudential.

Loraine, William Emil Percy, Government Actuary's Department.

Lutt, Harold Edward William, Northern Assurance (London).

Lynch, Leopold, Phoenix Assurance.

- Mabon, J. Bertram, F.A.S., Sun Life of Canada, Montreal.
 McAllister, Alexander Mackintosh, F.F.A., Scottish Life.
 Macaulay, Thomas Bassett, F.A.S., Sun Life of Canada, Montreal.
 McCormack, Percy Hicks, Provident Mutual.
 MacIntosh, Ronald Ian, Clerical, Medical & General.
 Mackenzie, Prof. Michael Alexander, M.A., University of Toronto.
 Maclean, Joseph Brotherton, M.C., F.F.A., F.A.S., Mutual Life of N.Y., New York.
 McLellan, Horace William, Standard Life (London).
 McLoughlin, Gordon, National Debt Office.
 Macnaughten, Stuart Edye, F.F.A., A.C.A., Standard Life.
 Maddex, George Henry, Government Actuary's Dept.
 Maggs, Cecil G., United Kingdom Provident.
 Makepeace, Francis Lucas, M.A., 9, Whitehall, S.W.1.
 Males, Arthur Joseph, Prudential, Calcutta.
 Mann, Albert Henry, London & Manchester.
 Marks, Geoffrey, C.B.E. (Past-President, 1918-20), Hook, Basingstoke.
 Marples, William Frank, 5 & 6, Staple Inn, Holborn, W.C.1.
 Marshall, Arthur William, Government Actuary's Dept.
 Marshall, Cecil George, Prudential.
 Martin, Donald Beattie, Liverpool & London & Globe, (Liverpool).
 Martin, Eric Frank, Legal & General.
 Martin, Frederick C., Prudential.
 Martin, Sidney John, British Equitable.
 Maudling, Reginald George, Empire House, St. Martin's-le-Grand, E.C.1.
 May, Walter Thomas, Liverpool & London & Globe.
 May, The Rt. Hon. Lord, K.B.E., Weybridge, Surrey.
 Melville, Charles Alexander, Atlas.
 Melville, Henry Edward, National Provident.
 Melville, Leslie Galfreid, B.E.C., Sydney.
 Menzler, Frederick August Andrew, B.Sc., F.S.S., 55, Broadway, S.W.1.
 Michaelson, Ronald Lionel, Prudential.
 Middleton, Charles, Royal Exchange Assurance.
 Miller, Neville, M.C., London Assurance.
 Milligan, Charles Livingstone, Alliance Assurance.
 Milne, Geo. Thomson, National Debt Office.
 Mines, Henry Leslie, Banstead, Surrey.
 Mitchell, Harold Henry, Copley, Holloways Hill, Paignton, Devon.
 Molyneux, Arthur Ernest, 82, Fairhold Road, N.16.
 Monkhouse, Charles Cosmo, M.C., B.A., South African Mutual Life.
 Moore, Frederick Charles, Sun Life.
 Moore, Joseph Moreton, Pearl Assurance.
 Moore, William Robert, M.C., Phoenix.
 Moorhouse, Alfred, Gerrards Cross, Bucks.
 Moran, Joseph Flack, 19, Coleman Street, E.C.2.
 Morgan, Benjamin Charles, M.A., 35, Keyes Road, N.W.2.
 Morton, Frederick William, M.C., Watford, Herts.
 Moss, George Frederick, National & Colonial Insurance Corporation.
 Murrell, Reginald, Sun Life.
 Muter, Percy, 93, Coromandel Street, Wellington, N.Z.
 Nathan, Eric Burnett, F.F.A., F.S.S., A.S.A.A., 121, Victoria Street, S.W.1.
 Neill, Samuel Bennett, F.S.S., Woodberry Salterton, nr. Exeter.
 Nicholl, Charles Carlyon, O.B.E., B.A., F.F.A., Chateau d'Oex, Switzerland.
 Nicholls, William Leslie, Montreal Life, Montreal.
 Nisbet, John Dick Peddie, F.F.A., Great Eastern Life, Singapore.
 Norris, Charles Arthur, National Mutual of Australia, Melbourne.
 Norton, Frederick R., Guardian Assurance.
 Norton, William Ernest, National Provident.
 Oakley, Colonel Henry John Percy, M.C., T.D., North British & Mercantile (London).
 O'Brien, Henry, Royal Exchange Assurance.
 Offord, Leslie Walter, Prudential, Sydney.
 Ogborn, Maurice Edward, Equitable.
 Osborne, William Arthur, Guardian.
 Oughton, William Herbert, Sun Life.
 Outridge, Percival Albert, B.Sc., Confederation Life (London).
 Owen, David John, B.A., Government Actuary's Dept.
 Owen, Ronald Hugh, Prudential, Calcutta.
 Oxby, Leslie George, A.M.P. Society, Sydney.
 *Parker, John Gowans, B.A., F.A.S., Imperial Life of Canada, Toronto.
 Parker, Robin Oswald, Sun Life.
 Paton, Albert George, London Assurance.
 Patterson, James Ross, Government Actuary's Dept.
 Pearson, Alfred Marcus, Buenos Ayres.
 Pedoe, Arthur, B.Sc., F.A.S., F.S.S., Prudential, Montreal.
 Pelham, Edwin Norman, North British & Mercantile.
 Pelling, William Ernest, B.A., Law Union & Rock.
 Penman, William, Atlas Assurance.
 Penn, Colin Strathern, F.F.A., Scottish Life.
 Perks, Wilfred, Pearl Assurance.
 Perry, Sidney James, Capel House, New Broad Street, E.C.2.
 Perryman, Francis Spencer, B.Sc., Royal Indemnity.
 Petherbridge, Roderick Ian Fraser, Sun Life of Canada (London).
 Phelps, William Peyton, M.A., 19, Ormonde Gate, S.W.3.
 Phillips, Ernest William, O.B.E., F.S.S., Manufacturers' Life (London).
 Phillips, Oscar J., Cheam, Surrey.
 Pickup, John Richardson, National Provident.
 Pickworth, Edgar Broughton, North British & Mercantile.
 Plant, Norman, Sun Life.
 Plymen, John, Atlas Assurance.
 Polden, Leo Stanley, Mutual Life & Citizens', Sydney.
 Pollard, Edward Cecil, London Life.
 Pollock, Wilfred, National Provident.
 Polman, Maurice Charles, Sun Life of Canada, London.
 Potter, Donald Charles Harvey, Canada Life (London).
 Powell, Frederick, Southern Life, Cape Town.
 Poyser, Cyril Alexander, B.A., Empire House, St. Martin's-le-Grand, E.C.1.
 Preston, John Edwin, B.A., Yorkshire Insurance.
 Price, John Leslie, M.A., Provident Mutual.
 Priestman, Basil, Beacon, Birmingham.
 Puckridge, Colin Edward, Prudential.
 Rae, Joseph, Town Hall, Upper Street, N.1.
 Raisin, Arthur Herbert, Shirley Park Hotel, Shirley, nr. Croydon, Surrey.
 Raifs, Ellis William, Phoenix Assurance.
 Raynes, Harold Ernest, Legal & General.
 Read, Ewart Kingsley, Legal & General.
 Recknell, George Hugh, F.F.A., National Mutual Life.
 Redington, Frank Mitchell, B.A., Prudential.
 Rees, Martin, Law Reversionary Interest.
 Reeve, Charles Ernest, 14, Dingwall Avenue, Croydon.
 Reid, Alexander R., M.A., F.F.A., Standard Life.
 Reynolds, Percy Charles, Standard Life.
 *Rhodes, Edward Everett, F.A.S., F.A.L.A., Mutual Benefit Life, U.S.A.
 Rhodes, Francis, M.A., Wirral, Cheshire.
 Rich, Cyril Douglas, M.A., Provident Mutual Life.
 Rider, Washington Willson Hastings, Royal, Liverpool.
 Rietschel, Julius, Sun Life.
 Robertson, Bernard, Prudential.
 Robertson, Frederick William, O.B.E., F.F.A., Scottish Widows (Edinburgh).
 Robinson, Archie, Great Eastern Life, Singapore.
 Rolph, Bernard Oswald, Norwich Union.
 Ross, Frank, B.A., A.M.P. Society, London.
 Ross, Norman W., Refuge Assurance, Manchester.
 Rowell, Andrew Herrick, Clerical, Medical & General.
 Rowland, Stanley Jackson, London Life.
 Ruddle, Francis, Sun Life of Canada (London).
 Rumball, Gordon Eric, Prudential, Johannesburg.
 Rusher, Edward Arthur, Christ Church Cottage, Hampstead, N.W.3.
 Rutherford, Charles D., Sun Life of Canada, Montreal.
 Salmon, Richard George, Broomfields, Steyning, Sussex.
 Sanderson, Frank Ellinger, Scottish Widows (London).
 Sanger, Clarence Wilton, B.A., Royal London Mutual.
 Sankey, Lindsey, Prudential.
 Savory, Donald Stuart, M.A., F.S.S., Basildon House, Moorgate, E.C.2.
 Scott, Alexander Wm., Government Actuary's Dept.
 Scott, Helen Mary, Prudential.
 Scrimgeour, David Alison Brown, F.F.A., Scottish Provident Institution.
 Searle, Arthur Joseph, Eagle Star.
 Searle, George Morley, Sun Life.
 Sever, Harry Sedgwick, Refuge Assurance, Manchester.
 Shaljean, Jack A., Yorkshire (London).
 Shah, Bababhai K., New India, Assurance, Bombay.
 Sharp, Harold Gregory, Scottish Widows (Edinburgh).
 Shaw, Bernard Denis Hamilton, Britannic, Birmingham.
 Shepherdson, Herbert Jepson, B.A., B.Sc., Royal (Liverpool).
 Sheppard, Norris Edward, M.A., University of Toronto.
 Sherriff, Francis Henry, Provident Mutual Life.
 Shine, John Nugent, Prudential.
 Shrewsbury, Arthur Herbert, Law Union & Rock.
 Sim, William Abernethy, F.F.A., 5, Foxgrove Avenue, Beckenham, Kent.
 Simmonds, Reginald Claud, Alliance Assurance.
 Simons, Arthur Gribble, Eagle Star.
 Smith, Alan Watson, B.Sc., Phoenix.
 Smith, Arthur William, London Life.
 Smith, Edward Meredith, Sun Life.
 Smith, Frederic Gordon, B.A., Beckenham, Kent.
 Sneddon, Andrew William, Australian Mutual Provident, Sydney.
 Snelling, Bruce Stafford, 4, Wood End, Sutton, Surrey.
 Sowerby, Robert Michael, Sun Life.
 Spencer, John, Eagle Star.

- Spiatling, Francis Herbert, 55, Broadway, Westminster, S.W.1.
 Springbett, Tom Macadam, Scottish Widows (Edinburgh).
 Spurgeon, Carey Bradford, Mutual Life of Canada, Ontario.
 St. Pierre, Ernest Frank, Prudential.
 St. Pierre, K. R., B. Com., Oriental Government Security.
 Starke, Leslie Gordon Knowles, B.A., Government Actuary's Department.
 Steele, Rev. Louis, Church Missionary Society.
 Stewart, Lionel William, Woodside House, Cobham.
 *Stirling, Robert, F.R.A., 22, Garscube Terrace, Edinburgh.
 Stockman, George Donovan, Government Actuary's Department.
 Straker, Edward Robert, Chevington, Clarence Road, St. Albans.
 Strong, William Richard, F.R.S., Melbourne.
 Sturgeon, Robert W., Royal (Liverpool).
 Sturt, Herbert Rothsay, China Underwriters, Ltd., Hong Kong.
 Swift, Francis Beaumont, National Mutual.
 Symonds, Frank Percy, Arkley, Herts.
 Tappenden, Henry John, Reversionary Interest.
 Tam, Arthur Wyndham, Upper Warlingham, Surrey.
 Tayler, Harold Hosking, Pearl Assurance.
 Taylor, Frederick George, Prudential.
 Taylor, Joseph Andrew George, Empire House, St. Martin's-le-Grand, E.C.1.
 Templeton, Ernest Hugh, National Mutual Life of Australia, Melbourne.
 Tetley, Herbert, B.A., Scottish Provident (London).
 Thomas, Ernest Charles, Cape Town.
 Thomas, John Herbert, Government Actuary's Dept.
 Thompson, Frank Albert, B.A., Pearl Assurance.
 Thompson, John Spencer, M.A., F.F.A., F.A.S., F.C.A.S., Mutual Benefit Life, U.S.A.
 Thompson, Thomas Percy, B.A., 13, Stratford Way, Watford, Herts.
 Thomson, Frederick Robert Thoresby, Law Union & Rock.
 Thorne, Alfred Charles, Equity & Law Life.
 Thorpe, Alfred Henry, Government Actuary's Dept.
 Thurston, Oliver P'Anson, B.Sc., Somerset House, W.C.2.
 Townsend, Sidney Spencer, Prudential.
 Traversi, Antonio Thomas, 18, Mutin Place, Sydney.
 Truener, Harold Molke, M.A., Hemfold, Beate Green, Surrey.
 Tustam, Charles Frederick, M.A., Royal (Liverpool).
 Tulloch, Margaret Marion Nora, M.A., Clerical, Medical & General.
 Turner, Bernard George, Phoenix.
 Turner, George Cecil, Government Actuary's Dept.
 Turner, Norman Charles, Stamford House, Stamford Street, S.E.1.
 Turner, Sidney, C.B.E., B.A., 4, Park Drive, Golders Green.
 Tyler, Victor William, Alliance Assurance.
 Underwood, Reginald Edward, M.B.E., Liverpool.
 Unwin, Ronald James Arthur, Colonial Mutual, Victoria F.S.
 Usherwood, Kenneth A-cough, B.A., Prudential, Melbourne.
 Vaidya, S. N., B.Com., Oriental Government Security Life, Bombay.
 Vaidyanathan, Prof. Lalady S., M.A., Oriental Government Security Life, Bombay.
 Vaughan, Hubert, Mutual Life & Citizen's, Sydney.
 Wales, Francis Herbert, London Life.
 Walker, Robert Brooks, Britannic Assurance.
 Waller, Frank William, Sun Life.
 Wandless, John Robert, F.R.S., S.W.3.
 Wares, Harold Wallace, York & Lancashire, York.
 Warren, Cyril Ferdinand, Prudential, Sydney.
 Waterton, Frank D. S., 20, Westberry Grove, N.16.
 Watson, Alexander, Sun Life.
 Watson, Andrew Daniel, B.A., F.A.S., Insurance Dept., Ottawa.
 Watson, James Douglas, F.A.S., 73, St. James's Street, S.W.1.
 Weatherill, Henry, C.B.E., Berkhamsted.
 Weaver, Denis, Chapel House, New Broad Street, E.C.2.
 Welsh, Willis, Prudential.
 Weinborn, Norman Sidney, Sun Life.
 Wenyon, Lt.-Col. Herbert John, D.S.O., 53, Chester Road, Northwood, Middlesex.
 Westcott, John Arthur, Sun Life.
 Weyer, Douglas, Norwich Union Life.
 White, Robert Edward, Confederation Life (London).
 Whitely, Emily, Provident Mutual.
 Whitwell, Thomas, F.R.A.S., W. H. Smith & Son, Ltd., Strand House, W.C.2.
 Wickens, Charles II., I.S.O., F.S.S., Melbourne.
 Williams, Gerald Thornham, Prudential.
 Williamson, Wallace White, Norwich Union.
 Wilson, Frederick James Alan, London & Manchester.
 Wilson, John Sydney, 93, Queen Street, Melbourne.
 Wilton, Herbert George, East Carleton Lodge, nr. Norwich.
 Winter, Arthur Thomas, "Meadowside," Slades Hill, Enfield.
 Wisdom, Sidney Herbert, Pensions Ministry.
 Wismund, Robert Hornby, African Life, Johannesburg.
 Wolfenden, Hugh Herbert, I.S.A., F.S.S., Toronto 5, Canada.
 Wood, Arthur Battou, B.A., F.A.S., Sun Life of Canada, Montreal.
 Wood, Charles Florestan, 171 Grove Hall Court, N.W.8.
 Woodgate, Donald Richard, B.Com., Weslevan & General.
 Woodrow, Guy, Empire House, St. Martin's-le-Grand, E.C.1.
 Woods, Cyril John, Pearl Assurance.
 Worger, Harold Osgood, Provident Mutual.
 Workman, William Arthur, Legal & General.

Associates.

- Alder, Milton Cromwell, Mutual Life & Citizens', Sydney.
 Allen, Sidney, A.C.A., 14, Finsbury Circus, E.C.2.
 Ashley, Charles Henry, London & Manchester.
 Baile, Sidney Maurice Tourse, Sun Life of Canada, London.
 Balasubrahmanyam, Krishnaswamy, B. Com., Bombay Life, Bombay.
 Barford, Frederick William, M.A., Canberra, Australia.
 Burnett, Isaac, North British & Mercantile.
 Barnsley, Joseph C., Guardian Life, New York.
 Barton, Albert Gibson, F.F.A., Friends' Provident & Century (Edinburgh).
 Bartram, Christopher Edward Thomas, National Mutual of Australasia (London).
 Bazell, Harry, Sun Life of Canada (London).
 Beard, Robert Eric, Pearl Assurance.
 Bennett, Charles William, Prudential.
 Bong, Harold, F.R.S., Coal Trade Offices, Newcastle-on-Tyne.
 Boon, Gerald Inglis, 16, Brompton Road, Knightsbridge, S.W.1.
 Borrajo, Edward Joseph William, M.B.E., Prudential.
 Bowden, Andrew Ward, Public Actuary, Adelaide.
 Bowrey, Mary L., 19, St. Mildred's Road, Lee, S.E.12.
 Bray, Pleasance Clara, The Chamber of Shipping, 28, St. Mary Axe, E.C.3.
 Bremner, Thomas William, F.F.A., 14, Martin Place, Sydney.
 Brown, James, B.A., M.D., D.P.H., Queensland, Australia.
 Bryson, Stanley Farquhar Arnott, Commonwealth Bank of Australia, Sydney.
 Bunney, Ivan John, B.A., Scottish Widows' (Edinburgh).
 Burden, Francis, B.Sc., Royal (Liverpool).
 Cammack, Edmund Ernest, F.A.S., Aetna Life, Hartford.
 Campbell, George Steel, F.F.A., Ecclesiastical Insurance.
 Campbell, James Tat, F.F.A., National Mutual of Australasia (London).
 Capon, Geoffrey William, Norwich Union.
 Care, Henry Clifford, B.A., War Office, S.W.1.
 Carpenter, Thomas B. Boyd, London Life.
 Cathles, Lawrence MacLagan, F.F.A., F.A.I.A., North American Reassurance, U.S.A.
 Chandler, Frederick Joseph, M.B.E., Eagle Star.
 Chapman, William Horace, Gresham Life.
 Chase, Philip Cecil, 3, London Wall Buildings, E.C.2.
 Child, Edgar Ronald, China Underwriters, Ltd., Hong Kong.
 Chiles, Aubrey Bertram, Sun Life of Canada (London).
 Clark, Malcolm Charles, Britannic Assurance.
 Clarke, John Henry, B.A., Alliance Assurance.
 Coburn, Arthur, F.F.A., F.A.S., F.A.I.A., Southwestern Insurance Co., Dallas, U.S.A.
 Coleman, Harold Day, F.R.S., Britannic Assurance.
 Collier, Charles Aubrey, 6, Old Palace Yard, S.W.1.
 Cook, Henry Milton, B.A., Mutual Life of Canada, Ontario.
 Cook, William Playfair, 2, Christchurch Road, N.8.
 Cook, Charles Rowland, Barrit Green, Birmingham.
 Cooper, John James, Sun Life of Canada, Montreal.
 Cooper, John Lewis, Liverpool & London & Globe.
 Cope, Alfred, Ministry of Agriculture, Belfast.
 Cowdy, Henry Leslie, Scottish Provident (London).
 Cox, Harry, National Life & General.
 Cox, Harry Richmond, Government Actuary's Department.
 Crawford, William Lindsay, F.F.A., Girard Life, U.S.A.
 Creese, Herbert Roland, B.A., London Life.

Cullinan, Charles Bartholomew, Ottawa.
Curtis, Augustus Thomas George, Pearl Assurance.

Dark, Thomas Arthur, M.A., F.A.S., Excelsior Life, Toronto.
Dashwood, John Russell, Prudential.
Davidson, William, F.F.A., Southern Life, Cape Town.
Davie, James, F.F.A., Scottish Provident.
Davis, Reginald John, National Amalgamated Approved.
Deane, George Alan, Refuge, Manchester.
Diamond, George Frederick, City Mutual Life, Sydney.
Diwan, Govin Shrinivas, M.A., Elphinstone College,
Bombay.

Donaldson, John, Mutual Life & Citizens', Melbourne.
Dooley, David James, Prudential.
Dougharty, Harold, F.S.S., F.C.I.S., 68, Woodbourne Ave.,
Streatham, S.W.16.
Dowd, William Joseph, B.A., Mutual Life & Citizens',
Sydney.
Downes, Sidney Cecil, Powers Samas House, Holborn
Bars, E.C.1.
Dowsett, Reginald Ernest, Manufacturers' Life, Toronto.
Doyle, Joseph Patrick, Australian Provincial, Sydney.
Duncan, John Graham, Phoenix Assurance.

Earle, Arthur Percival, Montreal Life, Canada.
Easson, William Richard, F.F.A., Liverpool & London &
Globe, Liverpool.

Ecroyd, Cuthbert W., Friends' Provident & Century.
Edwards, Leslie, Streatham, S.W.16.
Elderton, Robert Lapidge, Egean, Sussex.
Eldin, Yusuf D., Greenford, Middx.
Eldridge, Ernest Edward B., 5, Lloyd's Avenue, E.C.3.
Ellis, Clement, F.F.A., Scottish Amicable.
Emmerson, Walter Hector Ross, London & Scottish
(Montreal).
Evans, John Edward, B.Sc., Liverpool & London & Globe.

Fassell, Elgin George, F.A.S., Northwestern Mutual, U.S.A.
Featherstonehaugh, William Irwin, Commercial Union.
Ferguson, Colin C., B.A., Great West Life, Manitoba.
Ferguson, Hugh McCall, F.F.A., Phoenix.
Finch, John Edward, Prudential.
Finlayson, G. D., Government Insurance Dept., Ottawa.
Fisa, Howard Kenelm, Legal & General.
FitzGerald, Charles Reginald, State Mutual Life, U.S.A.
Fortington, Harold Augustus, O.B.E., Isle of Jethou,
Channel Islands.
Fowler, Ronald Walter Arthur, Addiscombe, Surrey.
Franklin, Doris Grace, Royal London.
Fraser, David Spence, F.F.A., P.O. Box 3671, Corner of
Main and Rissik Streets, Johannesburg.
Fulford, Wesley Woolhouse, Prudential.

Gale, Alexander John, B.A., Manufacturers Life
(London).
Geddes, Peter, F.F.A., Western Mutual Assurance Society,
234, Vincent Street, Glasgow.
Gilliland, William Henry, B.A., Insurance Department,
Ottawa.

Goggs, Frank Sidney, 3, Hunter Road, S.W. 20.
Goldman, Leopold, F.S.S., 176, St. George Street, Toronto.
Goldstein, John D., 17, Norwood Road, Leicester.
Goodchild, Walter Percival, Reversionary Interest Society.
Goshawke, Walter John, Pearl Assurance.
Grimshaw, William Edwin, O.B.E., B.A., Redlac, Station
Road, Sidcup.
Gudridge, Eric Adams, Sun Life.

Haalmeyer, Dr. Bernardus Petrus, Amsterdam.
Hall, Arthur F., F.A.S., North American Life, Toronto.
Hallett, Herbert Jodrell, London Assurance.
Hammond, William George, Prudential.
Handford, John James William, Board of Agriculture
for Scotland.
Hardcastle, Edward Edgington, M.A., F.A.S., Union
Central Life, U.S.A.
Harding, Harry Burnard, Weald Way, Caterham, Surrey.
Hauley, Brian, National Provident.
Harbeck, Frederick William, Eagle Star.
Hastie, George, M.A., Legal & General.
Harris, Frederick Joseph, Australian Mutual Provident.
Hatchett, Edward Preston, Hunington.
Hazel, Stanley, The Garth, Lingfield, Surrey.
Heale, Leslie Hakiston, F.F.A., Sun Life of Canada,
Bombay.

Henry, Alfred, F.F.A., Bickley, Kent.
Hilton, Herbert Marsden, B.A., Legal & General.
Hind, Christopher Lewis, 21, Eilatdale Gardens, N.W.3.
Hines, Walter Robert, Norwich Union.
Hogg, Alexander Mackintosh, F.F.A., Royal Exchange.
Holmes, Benjamin T., 24, Dunbar Road, Toronto.
Holmes, George L., Manufacturers Life, Toronto.
Holmes, Horace, Mutual Life of Canada, Ontario.
Hogonham, William Antony, M.A., Department of
Finance, Dublin.
Hooker, Raymond Frederick Sidney, 5, Green Moor Link,
Winchmore Hill, N.21.

Hooper, George Duncan, Fillebrook, Sheering Road,
Harlow, Essex.
Hope, Francis M., F.F.A., Occidental Life, U.S.A.

Houseman, David, London Life.
Houston, Charles Cornelius, Ministry of Labour (Kew).
Humphreys, Harry Lewis, National Insurance, Calcutta.
Humphry, Edmund William, Chartered Ins. Institute.
Hunt, Sidney Arthur, National Amalgamated Approved.
Hunter Robertson G., F.A.S., Equitable Life of Iowa.
Hurd, Horace Gordon, B.A., F.A.S., Fidelity Mutual Life,
U.S.A.

Inglis, John, F.F.A., F.S.S., Scottish Equitable.

Jeffrey, Robert, F.F.A., Scottish Amicable.
Johannessen, Nicolai M., Bergen, Norway.
Johns, Arthur Humphreys, Colonial Mutual Life.
Johnston, Albert Wesley, Excelsior Life, Toronto.
Johnston, Frederick H., F.A.S., Montreal, Canada.
Jones, Henry Edwin, F.F.A., Oriental Government
Security Life, Bombay.
Jones, Wallace Mouat, General Reversionary.
Joshi, Krishnaji Yashvant, B.A., Western India Life,
Satara City, India.

Kassman, Hyman Henry, National Provident.
Keady, Patrick John, Seapoint Lodge, Seapoint Avenue,
Monkstown, Co. Dublin.
Keevil, Norman Alexander Clement, General Accident.
Kellett, John Harold, M.A., Refuge Assurance.
Kellock, David Girdwood, F.F.A., Scottish Provident.
Kensit, George, Robinson, B.A., Imperial Life of Canada,
London.

Kettlewell, James Collwood, Royal, Liverpool.
King, Geoffrey Charles Holmes, Phoenix.
Kingsbury, James William, Australian Mutual Provident,
Perth, W. Australia.
Kingsnorth, Eric John, Atlas Assurance.
Kops, Conrad Wilhelm, Witwatersrand Gold Mines,
Employees' Provident Fund, P.O. 5937, Johannesburg.

Laing, John Morrison, B.A., F.A.S., Mutual Life of Canada,
Ontario.
Laing, William Claud, 26, Cliff Road, Leigh-on-Sea.
Laird, John Melvin, B.A., F.A.S., Connecticut General
Life, U.S.A.

Langdon, Catherine Agnes, Legal & General.
Latham, Bertrand, Commonwealth Bank of Australia.
Latham, Percy James, O.B.E., 21 Haven Green, W.5.
Lithgow, James Hector Farncombe, F.A.S., Manufacturers
Life, Toronto.
Little, Richard, F.A.S., Massachusetts Mutual Life, U.S.A.
Lockett, Kenneth Barnett, Dominion Life Assurance
Office, Wellington, N.Z.
Lockwood, Arthur Frank, Provident Mutual.
Lockwood, Bernard, Maritime Life, Halifax, N.S.
Lohan, John Joseph, National Mutual of Australasia,
Melbourne.

Lugton, Hugh, F.A.A., St. Mortiz, Purley.

McAlpin, Roderic, Alliance Assurance.
McArthur, Harry de C., Box 293, Dunedin, N.Z.
McConaghy, Charles Alexander, B.A., F.A.S., Shenandoah
Life Insurance Co., Roanoke, U.S.A.
McConney, Edmund M., F.A.S., Bankers' Life, Iowa.
McDougald, Alfred, Ellerslie, Beddington Gardens,
Wallington.

McDougald, Robert, F.F.A., Scottish Insurance.
Macfarlane, James Allan, Northern Life Assurance,
Vancouver.

McErlain, James Joseph, Liverpool & London & Globe,
London.
McLachlin, James Leask, B.A., A.A.S., Confederation Life,
Toronto.

McLean, Percy Stewart, B.A., F.A.S., Canada Life (London).
McPhail, Frederick Charles, Colonial Mutual Life,
Melbourne.

MacTavish, Archie Neill, B.A., Dominion Life, Ontario.
Madhava, Prof. K. B., M.A., F.R.A.S., Mysore University.
Marathe, Ganesh Sadashew, M.A., Poona No. 4, India.
Martin, William Alexander, National Mutual of
Australasia, Wellington, N.Z.

Mascall, Alfred John, Standard Life.
Maunder, George H., Royal Insurance (London).
Menzies, George Faichney, F.F.A., Scottish Temperance.
Merriid, Percy Henry, "Rivermeale," Pym's Green,
Ockley, Surrey.

Miles, Gordon, Comptroller's Department, County Hall,
S.E.1.

Miller, Ivorson Alfred, Sun Life of Canada, London.
Millward, Geoffrey Duncan, M.A., Eagle Star.
Minns, Ernest Edwin, Norwich Union.

Mol, Wilhelmus Johannes Bartholomeus, Scheveningen,
Holland.

Moore, George Cecil, Imperial Life of Canada, Toronto.
Moore, George Edward, Mutual Life & Citizens', Sydney.

- Moore, Hubert Fred, London Assurance
 Moore, Joseph, Mutual Life & Citizens' (Montreal).
 Moore, James Wilson, F.F.A., National Mutual.
 Morton, Alton Prescott, F.A.S., Manufacturers, Toronto.
 Mullis, William Edward, Farringdon Reliance, W.C.2.
 Murray, Angus Fraser, Prudential.
 Musk, Alfred Stephen, London & Scottish, London.
 Muthuswamy, Iyer, M.A., B.L., Superintendent of State Insurance, Trivandrum.
 Napier, Henry Vincent, City Mutual, Sydney.
 Nash, Alfred Charles, 14, Galveston Road, S.W.15.
 Nayudu, N. Varadarajulu, 112 Gower Street, W.C.1.
 Newnham, Eric W., Brighton, Sussex.
 Nicholls, Arthur William, Assurance Mutual Provident, (London).
 Oldaker, Eric Edmund, Eagle Star.
 Officers, Edward, F.A.S., Porto Alegre, Brazil.
 Orr, Lewis Potter, F.F.A., F.R.S.E., 3, Belgrave Place, Edinburgh.
 Overy, Donald Dowson, Liverpool, Victoria Friendly Society.
 Padday, Percy King, F.F.A., Godalming, Surrey.
 Pagden, Lionel King, Holmstoun, West Byfleet.
 Pal, Asutosh, M.S.C., Nat. Indian Life, Calcutta.
 Palmer, George Bertram, Liverpool Victoria Friendly Society.
 Paradice, William Henry, Australian Mutual Provident, Sydney.
 Parker, Alec Morgan, Basildon House, Moorgate, E.C.2.
 Patel, Bhagvat Prasad R., M.A., Sind, India.
 Peers, Harold Ernest Robert, Albury, Hawthorn Lane, Wilmslow, Manchester.
 Pegler, James Basil Holmes, 10, Purley Grange, Brighton Road, South Croydon.
 Pequegnat, A. Eugene, F.A.S., Mutual Life of Canada.
 Phillips, Thomas Ashley, Minnesota Mutual Life, U.S.A.
 Philpot, George Silvestro, Sun Life.
 Pingstone, Gordon William, Legal & General.
 Pipe, Sidney Herbert, F.A.S., 1709-11, Metropolitan Building, Toronto.
 Poole, Gerald Herbert Westbrook, Dominion of Canada General Insurance.
 Porteous, Douglas Archibald, F.F.A., Government Actuary's Department.
 Purves, Thomas P., 71, Darling Point Road, Sydney.
 Rajagopalan, Ananthachari, B.A., Govt. of India, Commerce Dept., New Delhi.
 Reid, Edward E., B.A., London Life, Ontario.
 Reid, Walter Carlrow, F.F.A., Scottish Widows, Edinburgh.
 Richardson, George Rowley, Air Ministry, Kingsway, W.C.2.
 Roberts, Basil, Norwich Union.
 Robinson, John Douglas, Equity & Law.
 Rosoux, Vernon Julien, Pearl Assurance.
 Ross, John Muirhead, F.F.A., Scottish Amicable.
 Rowan, Herbert K., Manufacturers Life (Bombay).
 Sanderson, Frank, M.A., LL.D., F.F.A., F.A.S., 44, De Lisle Avenue, Toronto.
 Sant, John Gotham, North British & Mercantile, London.
 Sawkins, Francis William B.Sc., Eagle Star.
 Scott, Albert G., Eagle Star.
 Sellar, Alexander Smith, M.A., F.F.A., Mutual Life & Citizens' (London).
 Sen, Jogesh Chandra, M.A., B.L., 38, Sitaram Ghos's St., Calcutta.
 Sesha Iyer, Dharmaraja, 18, Fourth Road, Khar, Bombay.
 Sharp Edgar Cecil Engledue, London Life.
 Shearer, Gilbert Edward, F.F.A., 10, Hornsey Lane Gardens, N.6.
 Sheehan, Patrick F., Greengates, Kimmage Road, West, Dublin.
 Sheppard, Herbert Norman, B.A., F.A.S., Home Life, New York.
 Skerman, Ronald Sidney, Prudential.
 Smith, Geoffrey Bowman, Colonial Mutual, London.
 Smith, Robert Parker, Wimbledon, S.W.20.
 Smith, Victor Roy, M.A., A.A.S., F.A.I.A., Confederation Life, Toronto.
 Somerville, Walter Harold, Mutual Life of Canada, Ontario.
 Srinivasan, S. D., National, Calcutta.
 Stagg, Ronald G., B.A., A.A.S., A.A.I.A., Lincoln National Life, U.S.A.
 Stark, Arthur William, Gresham Life.
 Stephens, Frederick William, Great Eastern Life, Singapore.
 Stephenson, Herbert Roy, F.A.S., Crown Life, Toronto.
 Stobie, Thomas Gray, F.F.A., Standard Life, Edinburgh.
 Story, Cyril Lionel William Steane, Norwich Union (London).
 Strachan, William Ballantyne, Imperial Life, Toronto.
 Stretton, Alan Neville James, Africa Life, Johannesburg.
 Strong, William B., Prudential.
 Stuckey, Reginald R., Under Treasurer, Adelaide.
 Swaminathan, T. S., 48, Belgrave Square, N.W.3.
 Tambe, Mahadeo Ramchandra, B.A., L.C.E., A.S.A.A., 14, Tambe Building, Dadar, Bombay.
 Tanner, Evelyn Lloyd, M.A., A.C.A., Burnham, Moss Lane, Pinner, Surrey.
 Taylor, Bertram Francis, B.Sc., 4, Assher Road, Hershham, Surrey.
 Thirkell, Ronald William, Sun Life.
 Thomas, Elfed Madog, Yorkshire (York).
 Thomson, Gordon William, F.F.A., F.A.I.A., West Coast Life, San Francisco.
 Thomson, John Walter, F.F.A., North American Reassurance, New York.
 Touzel, Philip Duncan, Australian Mutual Provident, Melbourne.
 Trachtenberg, Henry Lyon, B.A., F.S.S., 139, Fordwych Road, N.W.2.
 Turnbull, John, Sovereign Life, Manitoba.
 Tutill, Hubert Linzee, F.S.S., Eagle Star.
 Tyler, Walter, Southern Life Association, London.
 Tyrrell, George Richard, London & Manchester.
 Vian, William John, Guardian Assurance.
 Walker, Huntly Gordon, B.C.E., National Mutual Life, Melbourne.
 Walker, John R., Census Office, Belfast.
 Wall, Walter G., 269, Newchurch Road, Bacup.
 Walters, Arthur Hawksley, F.C.A., Mill Hill, N.W.7.
 Walters, Geoffrey Oram, Scottish Widows (London).
 Wansbrough, Lt.-Col. Thomas Percival, C.B.E., 1, Threadneedle Street, E.C.2.
 Wardrop, James Charles, 30, Queen's Gate Gardens, S.W.7.
 Warren, Thornton A., Granville, Lyndhurst Avenue, Mill Hill, N.W.7.
 Warwick, Robert Webster, M.A., Insurance Department, Ottawa.
 Watherston, Charles F., C.B., B.A., 20, Northwick Road, Harrow.
 Watson, Douglas J., B.A., Alliance Assurance.
 Watt, James, LL.D., F.F.A., W.S., 7, Blackford Road, Edinburgh.
 Watt, William Arthur, M.A., F.A.S., National Life, Montpelier, U.S.A.
 Weatherill, Charles, Board of Agriculture for Scotland.
 Webb, Lloyd, Commercial Union.
 Wenn, Albert Edward, Prudential.
 Westlake, Sydney Horace, Manufacturers Life (London).
 Whitaker, Catherine Maria, B.A., Legal & General.
 White, Osborn Dwyer, Commercial Union.
 White, Wilfred Claire, M.A., F.A.S., Sun Life of Canada, Montreal.
 Wilkinson, Eric Edward, Prudential.
 Wilkinson, William Magnay Mutual Life & Citizens', Sydney.
 Williams, Elias, 37, High Street, Huntingdon.
 Williams, Frederick Alfred, F.A.S., F.S.S., "La Nacional" Compania, Mexico.
 Williamson, William Henry Rowe, M.C., c/o R. Navison & Co., 6, Threadneedle Street, E.C.2.
 Willoughby-Meade, Gerald, M.R.A.S., North British & Mercantile (London).
 Wilson, John S. B., F.F.A., British General.
 Wilson, William Maxwell Gunn, F.F.A., Scottish Widows' Fund (London).
 Winstanley, Charles William, North British & Mercantile (London).
 Wolfenden, Edgar Sydney, Mercantile Mutual, Sydney.
 Wood, Kenneth Alldis, National Mutual.
 Wood, Leslie James, Law Union & Rock.
 Wood, William Archibald Porter, B.A., F.A.S., Canada Life, Toronto.
 Worth, Bertram Oliver, Clerical, Medical & General.
 Yeldham, William James, Prudential.

CORRESPONDING MEMBERS.

- BELGIUM: M. Am. Bégault, F.A.S., M. Henri Vermeulen.
 DENMARK: Dr. Johan F. Steffensen. FINLAND: Dr. Heimo Helminen, LL.D.
 FRANCE: M. Henri Auterbe, M. Louis Weber.
 GERMANY: Prof. Dr. phil. Dr. jur. Alfred Manes, Dr. Karl Samwer.
 HOLLAND: Prof. J. J. A. Muller, D.Sc. HUNGARY: Dr. Julius Altenburger.
 ITALY: Gr. Uff. Dott. Francesco Paolo Cantelli.
 JAPAN: Toyojiro Kameda, Takearo Nozaka. NORWAY: Professor Birger Meidell, M. Serge Savitch.
 SWEDEN: Prof. Anders Lindstedt, DR. PHIL.
 SWITZERLAND: Samuel Dumas, Docteur es Sciences, Dr. Gottfried Schaertlin.
 UNITED STATES OF AMERICA: Arthur Hunter, LL.D., F.R.S.E., F.F.A., F.A.S.

FACULTY OF ACTUARIES IN SCOTLAND.

Constituted 1856. HALL—23, St. Andrew Square, Edinburgh. Incorporated by Royal Charter 1868.

PRESIDENT—A. Graham Donald.

VICE-PRESIDENTS.—R. M. M. Roddick, Stuart Macnaghten, R. Gordon-Smith, and Hugh W. Brown.

HONORARY SECRETARIES—F. W. Robertson and Jas. Davie.

HON. TREASURER—A. G. R. Brown.

HON. EDITOR—K. K. Weatherhead.

HON. LIBRARIAN—A. R. Reid.

COUNCIL—

J. D. Williams, Robert Jeffrey, W. A. Robertson, J. Murray Laing, A. W. Bews, A. E. King, C. S. Penn, J. Bowie, F. J. McGregor, F. T. Cameron, R. L. Gwilt, W. Purves and C. M. Douglas (Co-opted.).

ALSO EX-OFFICIO—The President, Vice-Presidents, Hon. Secretaries, Hon. Editor, Hon. Treasurer and Hon. Librarian.

HONORARY FELLOWS—Edmund Taylor Whittaker, M.A., F.R.S., sc.D., James Craufurd Dunlop, M.D., F.R.C.P.E. A. E. Sprague, D.Sc. (EDIN.), M.A. (CANTAB).

FELLOWS.

Adam, J. S., Life Association, Edinburgh
Adams, J. N., Caledonian, Edinburgh
Anderson, T. F., F.I.A., Royal Exchange, London
Armstrong, J. R., Scottish Provident, Edinburgh

Bannatyne, William, Scottish Temperance, Glasgow
Barnett, J., c.a., Scottish Widows', Edinburgh
Bateman, A., Scottish Widows', Leeds
Baxter, F. G., Hand-in-Hand, Glasgow
Beard, Leonard Vincent, General, London
Beattie, J. M., Scottish Widows', Edinburgh
Begg, D., c.a., Glasgow
Bews, A. W., Scottish Union & National, Edinburgh
Blacknell, E. H., Nat. Mutual of Australasia, London
Blackwood, G. G., Scottish Widows', Edinburgh
Blossom, J. (b.sc., F.C.R.A.), Sheffield
Blyth, R. O., M.A., Haslemere, Surrey
Borthwick, W. B., Scottish Life, Edinburgh
Bowie, John, Scottish Temperance, Glasgow
Bowie, W. K., Scottish Provident, Edinburgh
Boyd, J. C., North British & Mercantile, Edinburgh
Bremner, T. W., Sydney
Britt, K. J., Britannic, Birmingham
Brodie, Dr. R. R., b.sc., Ph.D., Govt. Act. Dept., London
Brownfield, A. E., M.A., Standard Life, Edinburgh
Brown, A. G. R., Life Association of Scotland, Edinburgh

Brown, F. O., Life Association, Edinburgh
Brown, H. W., F.R.S.E., Scottish Un. & Natl., Edin
Brown, T. S., Scottish Amicable, London
Burlleigh, R. W., Norwich Union
Burrows, S., Yorkshire Insurance, York

Calder, R., Scottish Equitable, Edinburgh
Cameron, F. J., Caledonian, Edinburgh
Cameron, J. A., Royal Exchange, London
Cameron, J. C. M.A., Great Southern, Houston, Texas
Campbell, G. S., Ecclesiastical, London
Campbell, H. W., London Assurance
Campbell, J. T., National Mutual of Australasia, London
Campbell, N., Edinburgh
Carmichael, Miss J. R., Scottish Equitable, Edinburgh
Carson, J. A., Messrs. Macphail & Fraser, Johannesburg
Cathles, L. M., North American Reassurance, N.Y.
Caverhill, R. S., Trust Managers Secretariat, Ltd.
Clapperton, D. A., c.a., Edinburgh
Coburn, A., South-Western, Dallas, Texas
Colam, S. d'E., Edinburgh
Cooksey, William John, b.sc., Australian Metro., Sydney
Cowan, H. F., Edinburgh
Craig, W. G., Gov. Acty's Dept., London
Crawford, W. L., Girard Life, Philadelphia, U.S.A.

Cubie, R., National Mutual Life Association of Australasia, London
Cumming, S. F. M., Scottish Life, Edinburgh
Currie, A., National Mutual of Australasia, London

Davidson, A. R., Standard Life, Edinburgh
Davidson, W., Southern Life, Cape Town
Davie, J., Scottish Provident, Edinburgh
Denham, W., Wimbledon
De Smidt, H.E., B.A., Southern Life, Johannesburg
Domisse, J., S.A. Mutual, Cape Town
Donald, A. G., M.A., F.R.S.E., Scottish Provident, Edin.
Donald D. W. A., Standard Life, Edinburgh
Doughty, A. E., Norwich Union
Douglas, C. M., Scottish Life, Edinburgh
Douglas, D. L. S., New York Life, New York
Dow, J. B., M.A., Standard Life, Edinburgh
Drybrough, D., M.A., Colonial Mutual, Melbourne
Dunlop, J., Moores, Carson & Watson, c.a., Glasgow
Duncan, E. J. A., Standard Life, Edinburgh

Easson, W. R., Liverpool & London & Globe, Liverpool
Edgar, John, Edinburgh
Elderton (Sir W. Palin), Equitable, London
Ellis, C., Scottish Amicable, Glasgow
Elphinstone, M. D. W., B.A. (Cantab). Law Revers

Falconer, W. J., Australian Temperance, Melbourne
Fenton, F. R., London
Fenton, J., Edinburgh
Fenwick, Wm., Life Assn. of Scotland, Edinburgh
Ferguson, H. M.C., Phoenix, London
Ferguson, John, Edinburgh
Fletcher, J. B., Colonial Mutual, Melbourne
Forrest, D., Edinburgh
Forrest, J. N., Dundee
Fraser, Alex., Edinburgh
Fraser, D. S., Johannesburg
Fraser, H. A., Standard Life, Edinburgh
Frazer, T., North British & Mercantile, London

Gaff, W. R., c.a., London
Gain, G. M., Johannesburg
Gardiner, A. F., Beacon, Birmingham
Geddes, Peter, W., Mutual Assurance Society, Glasgow
Gibbins, F. B., Scottish Widows, Edinburgh
Gibson, Wm., Edinburgh
Gillhespy, W. E., Yorkshire Coalowners, Sheffield
Ginsburg, L., Legal and General, London
Gordon-Smith, R., F.I.A., Renfrewshire
Granger, C. K., City of Glasgow-Edinburgh
Grant, James Alford, Scottish Widows', Edinburgh
Green, A. J., Western Mutual, Glasgow
Green, C. L., Norwich Union, Norwich
Gregg, W. A., Colonial Mutual, London
Gulland, C. M., Scottish Equitable, Edinburgh
Gunn, G. O., Edinburgh Assurance
Guthrie, Chas, Graigour, Gullane
Gwilt, R. L., Scottish Widows', Edinburgh

Halliday, W. R., Seattle, Washington, U.S.
Hamilton, W., Brockenhurst, Hants
Harrison, E. J., c.a., London, W.
Harrower, Archibald, Yorkshire
Hawes, E. E., Guardian, London
Haynes, A. T., Scottish Amicable, Glasgow
Heale, L. B., Sun Life Assurance Co. of Canada, Bombay, India

Hellig, S. R., Maritime Life, Nova Scotia
Hicks, B. F., Refuge, Manchester
Hogg, A. M., Royal Exchange, London
Hope, F. M., Occidental, California
Horsley, N. A., Britannic, Birmingham
Hunter, Arthur, New York Life, New York
Hunter, James, F.A.S., Continental Life, Toronto
Hunter, R. M., Scottish Provident, Edinburgh
Hutcheson, W. A., Mutual of New York

Imrie, J. H., M.A., Life Association of Scotland, Edinburgh
Inglis, J., Scottish Equitable, Edinburgh
Irving, J. C., Sardinia House, Kingsway, London

Jackson, Samuel, London
Jamieson, C. W. S., Government Actuary's Department, London
Jamieson, John, London, E.C. (Bacon & Woodrow)
Jeffrey, R., Scottish Amicable, Glasgow
Johnston, A. B., Life Association of Scotland, Birmingham
Jones H. E., Oriental Government, Bombay

Kellock, D. G., Scottish Provident, Edinburgh
 Kemp, D. C., Legal and General, Johannesburg
 King, A. E., Standard, Edinburgh
 King, A. T., North British & Mercantile, London
 Kyd, Jas. G., Registrar General for Scotland, Edinburgh

Laing, J. M., Britannic, Birmingham
 Landale, J. R., Scottish Widows', Edinburgh
 Latta, Alex., Redhill, Surrey
 Loughton, A. M., Melbourne
 Lawrence, Miss I. A., Scottish Widows', Edinburgh
 Law, N. M., Caledonian, Edinburgh
 Lees, M. M., Norwich, Norfolk
 Lewis, John N., Bromley, Kent
 Lidstone, G. J., Hermiton, Currie, Midlothian
 Lindsay, G. K., S.A. Mutual, Cape Town
 Lindsay, W. G. P., Standard Life, Edinburgh
 Lisle, George, C.A., Edinburgh
 Lock, F. E., Nation Life & General Assurance, Teddington

Lockwood, B., Maritime Life, Halifax, N.S.
 Lorimer, N. W., North British & Mercantile, Edinburgh
 Low, M. S., S.A. National Life, Cape Town
 Low, W. M., Century, London
 Lucena, B. C., Wesleyan & General, Birmingham
 Lugton, Hugh, Purley, Surrey

McAllister, A. M., Scottish Life, Edinburgh
 McDonald, A., Scottish Equitable, Edinburgh
 MacDonald, R. R., M.A., Aberdeen
 MacDougall, D., Scottish Life, Glasgow
 McDougall, R., Scottish Insurance, Edinburgh
 Macfarlane, J. M., Southern Life, Cape Town
 Macfarlane, W., New York Life, New York
 McGregor, F. J., M.A., Life Association, Edinburgh
 McIlvenna, W. R., Scottish Equitable, Edinburgh
 McIntosh, A., "Sylva," Ballater
 McIntosh, J., Minnesota Mutual, St. Paul
 Mackay, R., Northern, Aberdeen
 McKelvie, D. G., London and Scottish, London
 McKinnell, Wm., Leicester
 McLaren, G. C., S.A. Mutual, Cape Town
 Maclean, A. T., Massachusetts Mutual
 Maclean, J. B., Mutual Life of New York, N.Y.
 Macnaghten, Stewart, Edinburgh
 Macnaughten, W. D., Edinburgh
 McTaggart, I. A., Standard Life, Edinburgh
 Mallett, Russell George, Norwich Union, Norwich
 Mathieson, H. C., General Accident, Perth
 Matson, Jas. M. A., Royal Insur. Co., Montreal, Canada
 Meikle, H. G. W., Edinburgh
 Meiklem, W. H., Norwich Union Life
 Mein, C. B., Yorkshire, York
 Menzies, G. F., Scottish Temperance, Glasgow
 Meredith, G. D., Century, Edinburgh
 Miller, A. D., Standard Life, Edinburgh
 Moodie, J. R., Edinburgh
 More, J. W., National Mutual, London
 Morris, W. M., F.A.S., State Life, Indianapolis
 Murray, A. C., Scottish Equitable, Edinburgh
 Murray, Douglas Lavender, Britannic, Birmingham
 Murray, T. A., S.A. Mutual, Cape Town

Nathan, E. B., London
 Nicholl, C. C., B.A., London
 Nisbet, J. D. P., Great Eastern Life, Singapore

Orr, L. P., 3, Belgrave Place, Edinburgh

Padday, P. K., Godalming, Surrey
 Penn, C. S., Scottish Life Edinburgh
 Porteous, D. A., Government Actuary's Dept, London
 Prentice, A., Edinburgh
 Price, Edmund F., Swimbridge, Devonshire
 Purves, Wm., North British & Mercantile, Edinburgh

Ram-ay, W. L., M.A., London
 Rankin, J. A., Edinburgh
 Rattray, Charles, Finbury Chambers, Finbury, Pavement, London

Recknell, G. H., National Mutual, London
 Reid, A. R., M.A., Standard, Edinburgh
 Reid, G. K., Scottish Widows', Edinburgh
 Reid, W. A., C.A., Aberdeen
 Reid, W. C., Scottish Widows', Edinburgh
 Robertson, F. W., Scottish Widows', Edinburgh
 Robertson, J. Howard, M.A., Glasgow
 Robertson, J. L. (Group Captain), R.A.F., Uxbridge
 Robertson, W. A., Friends' Provident & Century, Edin.
 R. J. & Co., Ltd., W. C.A., Edinburgh
 R. J. & Co., Ltd., 'Provident & Century, London
 Roddick, R. M., M.A., 15, Greenhill Terrace, Edin.
 Ross, A. F., Scottish Widows', Edinburgh
 Ross, J. M., Scottish Amicable, Glasgow
 Ross, W., Scottish Amicable, Glasgow

Sackett, F. G., "Drummers," Hurstmonceux, Sussex
 Sanderson, F. M.A., LL.D., Toronto
 Saunders, F. Bouvier, Equiv & Law, Liverpool
 Scrimgeour, D. A. B., Scottish Provident, Edinburgh
 Seal, H. L., London
 Sellar, A. S., M.A., Mutual Life & Citizens', London
 Sen, H. K., Bengal, India
 Sharp, H. G., Scottish Widows', Edinburgh
 Shearer, Gilbert E., London
 Shepley, H. B., Southern Life, London
 Sim, W. A., Beckenham, Kent
 Smith, R. A., Scottish Provident, Edinburgh
 Stenhouse, G. C., Edinburgh
 Stirling, Jas. Watford, Herts
 Stirling, Robt., Edinburgh
 Stobie, T. G., Standard Life, Edinburgh
 Stoodley, C. L., City of Glasgow Collecting Society (Glasgow)

Sullivan, R., Caledonian, Edinburgh
 Swan, W. L., Life Association of Scotland
 Swift, T. F., Norwich Union, Norwich

Tait, Edwin, Aberdeen
 Tate, J., Board of Health, Edinburgh
 Thompson, J. S., Mutual Benefit, U.S.A.
 Thomson, G. W., West Coast, San Francisco
 Thomson, J. A., Scottish Widows', Edinburgh
 Thomson, J. W., N. American Reassurance, New York
 Turnbull, A. D. L., C.A., London

Valentine, H., Scottish Amicable, Glasgow

Wade, H. L., Norwich Union Life, Norwich
 Wallace, T., North British & Mercantile, London
 Wares, J. D., Colonial Mutual, Cape Town
 Wassenaar, A. D., S.A. Nat. Life, Cape Town
 Watt, James, w.s., 7, Blackford rd., Edinburgh
 Waugh, Edw., Faculty of Actuaries, Edinburgh
 Weatherhead, K. K., M.A., Scottish Equitable, Edin.
 Webster, A. C., Equitable Society, New York
 Webster, G. R., C.A., Paris
 Welch, G., London & Scott. Assee., London
 Whitehead, W., Scottish Equitable, Edinburgh
 Whittaker, E. B., Prudential of America, New Jersey
 Whyte, L. G. (Buckmaster & Moore), London
 Wilkie, W. T., 13, Dalhousie Terrace, Edinburgh
 Williams, J. D., Caledonian, Edinburgh
 Williamson, H. A. A., Scottish Equitable, Edinburgh
 Wilson, G. D., C.A., London
 Wilson, G. D., Southern Life Association, Cape Town
 Wilson, J. S. B., British General, London
 Wilson, W. M. G., Scottish Widows', London
 Winter, S. S., Norwich Union, Paris
 Wishart, W. M., Standard Life, Glasgow
 Wybar, John, Scottish Amicable, Glasgow

THE FACULTY OF ACTUARIES (ENGLAND) CLUB.

Founded 1933.

CHAIRMAN—G. S. Campbell, Ecclesiastical Insurance Office, Ltd.
 Number of Members 49.

HON. SECRETARY—John Jamieson, Empire House, St. Martin's-le-Grand, E.C.1.
 Number of Members 49.

All Fellows of the Faculty resident in England are eligible to become members. Two dinners are held annually.

THE SCOTTISH ACTUARIES' CLUB.

A dining club formed in 1932. Membership (by invitation) restricted to Fellows of the Faculty of Actuaries or Fellows of the Institute of Actuaries practising in Scotland.

CHAIRMAN—W. A. Robertson, Century Insurance Co., Ltd., 18, Charlotte Square, Edinburgh.
 HON. SECRETARY—R. L. Gwilt, Scottish Widows' Fund, 9, St. Andrew Square, Edinburgh.

ACTUARIAL SOCIETY OF AMERICA.

Room 1509, 393, SEVENTH AVENUE, NEW YORK CITY.

PRESIDENT—Ray D. Murphy.

VICE-PRESIDENTS—Edward W. Marshall and James F. Little.

COUNCIL:

Thomas B. Macaulay, Life Member
John K. Gore "
Arthur Hunter "
Robert Henderson "
William A. Hutcheson "
Arthur B. Wood "
James D. Craig, Temporary Mem.
TREASURER—Oliver W. Perrin.

Wendell M. Strong, Temporary Mem.
John S. Thompson
John G. Parker
M. Albert Linton, Temporary Mem.
Benedict D. Flynn "
Henry S. Beers
William R. Williamson
Valentine Howell

Hugh H. Wolfenden
James E. Hoskins
Reginald C. McCaukie
John D. Buchanan
Frank D. Kineke
John M. Laird
Reinhard A. Hohaus
Henry A. Jackson

EDITOR OF THE "TRANSACTIONS"—John R. Larus.

SECRETARY—Joseph B. Maclean.

AMERICAN INSTITUTE OF ACTUARIES, INC.

135, SOUTH LA SALLE STREET, CHICAGO, ILLINOIS.

PRESIDENT—Thomas A. Phillips.

VICE-PRESIDENTS—Reinhard A. Hohaus; Reginald C. McCaukie.

BOARD OF GOVERNORS:

Oswald J. Arnold, Past President
Charles H. Beckett "
Henry W. Buttolph "
Lawrence M. Cathles "
Arthur Coburn "
Wendell P. Coler
James S. Elston, Editor of "The Record"
Percy H. Evans, Past President
Elgin G. Fassel
George Graham, Past President
Reinhard A. Hohaus, Vice-President
Wilbur M. Johnson, Treasurer
Henry H. Jackson

Arthur W. Larsen
James F. Little, Past President
A. J. McAndless
Erston L. Marshall, Librarian
Reginald C. McCaukie, Vice-President
Ross E. Moyer
John G. Parker, Past President
Oliver W. Perrin
Thomas A. Phillips, President
William F. Poorman, Secretary
Henry L. Rietz
Victor R. Smith

TREASURER—Wilbur M. Johnson.

EDITOR OF "THE RECORD"—James S. Elston.

SECRETARY—William F. Poorman.

LIBRARIAN—Erston L. Marshall.

Founded

CASUALTY ACTUARIAL SOCIETY.

1914

OBJECT—The promotion of actuarial and statistical science as applied to the problems of casualty and social insurance by means of personal intercourse, the presentation and discussion of appropriate papers, the collection of a library and such other means as may be found desirable. The Society shall take no partisan attitude, by resolution or otherwise, upon any question relating to casualty or social insurance.

PRESIDENT—Leon S. Senior

VICE-PRESIDENTS—Sydney D. Finney, F. S. Perryman.

COUNCIL:

William J. Constable
Albert Z. Skelding
Paul Dorweiler
W. W. Greene
Ralph H. Blanchard

Charles J. Haugh
Harold J. Ginsburg
W. F. Roeber
Ralph M. Marshall
F. Stuart Brown

N. E. Masterson
A. R. Lawrence
Harmon T. Barber
G. F. Michelbacher

EDITOR—C. W. Hobbs.

LIBRARIAN—Thomas O. Carlson.

SECRETARY-TREASURER—Richard Fondiller, 90, John Street, New York.

ACTUARIAL SOCIETY OF AUSTRALASIA.

C/O. AUS. METROPOL. LIFE ASSCE. CO., LTD.,

CR. HUNTER AND BLIGH STS., SYDNEY.

PRESIDENT—O. Gawler, F.I.A.

VICE-PRESIDENT—G. E. Moore, A.I.A.

COUNCIL—D. Dryburgh, F.F.A.; C. Gostelow, F.I.A.; F. J. Harris, A.I.A.; H. M. Jackson, F.I.A.; B. Latham, A.I.A.; L. G. Oxby, F.I.A.; E. H. Templeton, F.I.A.; H. Vaughan, F.I.A.

HON. SECRETARY VICTORIAN BRANCH—L. Shotlander, M.A.

HON. SECRETARY & TREASURER OF N.S.W. BRANCH AND OF THE SOCIETY—W. J. Cooksey, B.SC., F.F.A.

INSTITUTE OF ACTUARIES STUDENTS' SOCIETY.

STAPLE INN HALL, HOLBORN, W.C.

All members of the Institute of Actuaries are eligible as honorary members. Fellows within ten years of graduation and Associates or Students of the Institute are qualified to be ordinary members.

CHAIRMAN—E. Wm. Phillips, O.B.E. (Hon. Member).

COMMITTEE:

B. A. J. Bone, Pearl
N. E. Coe, Prudential
R. J. W. Crabbe, Prov. Assn. of
London

H. N. Freeman, Alliance
R. B. Gough, Browning Todd & Co.
D. B. Martin, L. & L. & G.
C. C. Nightingale, Nat. Provident

J. Plyman, Atlas
R. M. Redington, Prudential
F. H. Spratling, L.P.T.B.
F. H. Wales, London Life
C. F. Wood, Manufacturers Life

Hon. Member appointed by the Council of the Institute of Actuaries: H. Hosking Tayler.

HON. TREASURER—E. C. Layton, Merchant Navy Officers' Pension Fund, Bevis Marks House, Houndsditch, E.C.3.

HON. AUDITORS—W. E. H. Hickox, W. Pollock.

HON. SECRETARY—N. R. Gatenby, Commercial Union, 24, Cornhill, E.C.3.

Formed

BIRMINGHAM ACTUARIAL SOCIETY.

1924

PRESIDENT—D. R. Woodgate, M.COM., F.I.A.

PAST-PRESIDENTS—C. W. Kenchington, F.I.A., J. Murray Laing, F.I.A., F.F.A., B. Priestman, F.I.A., J. A. Jefferson, F.I.A., K. J. Britt, F.I.A., F.F.A., R. B. Walker, F.I.A., N. A. Horsley, F.I.A., F.F.A.

COMMITTEE—A. W. Joseph, F.I.A.; B. D. Hamilton-Shaw, F.I.A.; R. F. Denton.

HON. AUDITOR—M. C. Clark.

HON. SECRETARY AND TREASURER—P. E. Chavasse.

Wesleyan and General Assurance Society, Steelhouse Lane, Birmingham.

Formed

MANCHESTER ACTUARIAL SOCIETY.

1929

Membership of the Society is open to all members of the Institute and the Faculty of Actuaries, and others interested in actuarial science.

OBJECTS—(a) To assist members studying for the actuarial examinations. (b) To increase the practical efficiency of members by means of personal intercourse, the presentation of short appropriate papers, and the discussion of actuarial matters generally.

PRESIDENT—B. F. Hicks, F.F.A.

COMMITTEE—A. Swift, Co-operative; H. S. Sever, F.I.A., Refuge; M. Lander, Refuge;

N. E. Bagshaw, Co-operative.

HON. TREASURER—N. E. Bagshaw, Co-operative.

HON. AUDITOR—M. B. Haughton, B.COM., Refuge.

HON. SECRETARY—H. S. Sever, F.I.A., Refuge Assurance Buildings, Oxford Street, Manchester, 1.

THE CHARTERED INSURANCE INSTITUTE

HALL—20, ALDERMANBURY, LONDON, E.C.2

CONSTITUTION OF THE COUNCIL FOR THE YEAR 1938-1939.

OFFICERS :

PRESIDENT—F. J. Williams, F.C.I.I. (General Manager, Royal Insurance Company, Limited and Liverpool & London & Globe Insurance Company, Ltd.), Liverpool.

VICE-PRESIDENTS—H. J. Greening, F.C.I.I. (Beacon), Birmingham; Charles Hendry, F.C.I.I. (Late London & Lancashire), London; A. Levine, M.A., F.I.A., F.C.I.I. (Alliance), London; Herbert Lewis, F.C.I.I. (Commercial Union), London; K. K. Peters, F.C.I.I. (Northern), London; Norman M. Walker, F.C.I.I. (British General), London.

TREASURER—H. E. Raynes, F.I.A., F.C.I.I. (Legal & General), London.

SECRETARIES TO THE EXAMINERS COMMITTEE—C. E. Golding, LL.D., F.C.I.I., London; W. A. Copeman, F.C.I.I. (Norwich Union Fire), Norwich.

SECRETARY TO THE PUBLICATIONS COMMITTEE—J. B. Welson, LL.M., F.C.I.I., F.C.I.S. (Royal), Liverpool.

SECRETARY—E. W. Humphry, F.C.I.I., A.I.A.
Hall: 20, Aldermanbury, London, E.C.2ASSISTANT SECRETARY—A. Wylde
TELEPHONE: Metropolitan 8719

Elected Members :

ABERDEEN. Wm. Ferries, A.C.I.I. (Fine Art & General).

BEDFORD. E. J. H. Hollands, A.C.I.I. (Phoenix).

BELFAST. L. J. Johnston, F.C.I.I. (Eagle Star).

BIRMINGHAM. P. Williams, F.C.I.I. (Royal).

BRADFORD. P. J. Miller (Trade Indemnity).

BRIGHTON & SUSSEX. S. J. Walker (Motor Union).

BRISTOL. C. T. H. Harrison (London Assurance).

CAMBRIDGE. R. J. Trinder (Friends' Provident & Cent.).

CARDIFF. G. J. M. Peel (Sun Insurance).

CORK. J. H. Hanan (Phoenix).

DUMFRIES. C. W. Stewart (Scottish Automobile).

DUNDEE. J. S. Riddell, A.C.I.I. (Northern).

EDINBURGH. H. E. Smith (National Guarantee).

EXETER. P. F. Rowsell, C.B.E., J.P., C.A., F.C.I.I. (Devon Insurance Committee).

GLASGOW. R. W. Wharrie (Ocean).

HUDDERSFIELD. F. E. Woodhall (Co-operative).

HULL. E. V. Jupp, F.C.I.I. (Legal & General).

IPSWICH & SUFFOLK. W. H. Lloyd, (Sun Insurance).

IRELAND. J. Montgomery, F.C.I.I. (Royal Exchange).

KENT. F. W. P. Abel (Norwich Union Fire).

LEICESTER. G. W. Thompson, A.C.I.I. (Friends' Provident & Century).

LIVERPOOL. J. Dyer Simpson (Royal and Liverpool & London & Globe).

LONDON. A. G. Sweet, F.C.I.I. (Guardian); Percy Rockliff, F.C.I.I. (New Tabernacle Approved Soc.).

MANCHESTER. S. Barker, A.C.I.I. (Union).

MIDDLESBROUGH. C. H. Shuttleworth, F.C.I.I. (Royal London).

NEWCASTLE-ON-TYNE. R. O. Gardner (Pearl).

NORTHAMPTON. L. C. Dakin (Union).

NORTH LANCASHIRE. T. A. Thomas, A.C.I.I. (Sun Insurance).

NORWICH. D. P. Fagan, (Commercial Union).

NOTTINGHAM. W. H. Alder, F.C.I.I., A.C.I.S. (Nottingham Insurance Committee).

PERTH. G. M. Rose (General Accident).

PLYMOUTH. A. C. Curnow (Ocean).

PORTSMOUTH. E. A. Binney (Royal).

READING. A. E. Woodcock, A.C.I.I. (Atlas).

SHEFFIELD. A. Laing (Sun Insurance).

SOUTHAMPTON. C. Wellesley Davies (Royal Exchange).

STOKE-ON-TRENT. J. A. Carr, A.C.I.I. (Atlas).

SWANSEA. W. E. Milton, F.C.I.I. (Sun Insurance).

YORKSHIRE. Sir A. Ernest Bain, K.B.E., LL.D., J.P. (A. W. Bain & Sons).

Nominated Members :

S. J. Aubrey, F.C.I.I. (Lloyd's), London.

A. G. Barrett (Royal), Northampton.

H. G. Bennett, A.C.I.I. (Car & General), Southampton.

S. A. Bennett, F.C.I.I. (Eagle Star), London.

Stanley L. Duff, C.B.E., F.C.I.I. ("National Insurance Nominee"), London.

Sir Wm. Palin Elderton, C.B.E., F.I.A., F.F.A. (Equitable), London.

C. H. Falloon, F.C.I.I. (Atlas, London).

W. B. Giles (Alliance), Leicester.

Geoffrey K. Greening, B.COM., F.C.I.I. (Beacon), Birmingham.

Arthur J. Hicks, F.I.A. (Late Phoenix), London.

W. A. Hurst, O.B.E., F.C.I.I. (Car & General and Motor Union), London.

Henry Lesser, LL.B., F.C.I.I. ("National Insurance Nominee"), London.

Sir Percy G. Macdonald, F.C.I.I. (Lloyd's), London.

F. L. Makepeace, M.A., F.I.A., F.C.I.I. ("National Insurance Nominee"), London.

J. S. Pike, F.C.I.I. ("National Insurance Nominee"), London.

E. Potts, O.B.E., B.LITT., F.C.I.I. ("National Insurance Nominee"), Durham.

E. G. Spater, F.C.I.I. (Eagle Star), London.

F. H. C. Tallack, M.B.E., F.C.I.I. (Commercial Union), London.

E. F. Williamson, J.P., F.C.I.I. (Norwich Union Fire), Norwich).

W. A. Workman, F.I.A. (Legal & General), London.

LIST OF SUBSCRIBING OFFICES, 1938/39

Alliance
Atlas
Beacon
Britannic
British Oak
Caledonian
Commercial Union
Cornhill
Eagle Star
Ecclesiastical
Economic
Employers' Liability
Equitable
Equity & Law
Excess
Federated Employers'
First Bohemian Reinsurance Bank
Friends' Provident & Century and Allied Companies
General Accident
Gresham Life, Fire and Accident

Guardian
Iron Trades Employers'
Legal & General
Licenses & General
Life Association of Scotland
Lloyd's
London Assurance
London & Lancashire
London & Manchester
London Life
Marine & General
Medical Sickness
Mercantile & General
Municipal Mutual
National Employers'
National Farmers
Netherlands
North British & Mercantile
Northern
Norwich Union Life and Fire
Pearl

Phoenix
Pioneer
Provincial
Prudential
Refuge
Royal and Liverpool & London & Globe
Royal Exchange and Associated Companies
Scottish Provident
Scottish Union & National
Scottish Widows'
Sea
Standard
Sterling Offices
Sun Insurance
Victory
Wesleyan & General
World Auxiliary
Yorkshire
Zurich

Founded

ABERDEEN INSURANCE INSTITUTE.

1911

PRESIDENT—William Ferries, A.C.I.I., Fine Art & General.

VICE-PRESIDENTS—Robert Aitken, F.C.I.I., Scottish Union & National; A. S. Anderson, M.B.E., J.P., Norwich Union; Arthur Anderson, F.C.I.I., Northern, P. Sinclair Brown, F.C.I.I., Eagle Star; Arthur Marquis, F.C.I.I., North British & Mercantile; T. S. Millar; J. Cruickshank & Co., G. Harper Stewart, F.C.I.I., Ocean; Andrew Shirreffs, Liverpool & London & Globe.

J. Campbell, A.C.I.I., London & Lancashire
Wm. H. Dey, Northern
S. Hutcheson, General
J. Middleton, Royal

COUNCIL.

R. R. Reid, Caledonian

HON. T.

HON. L.

HON. SECRETARY—D.

Founded

DE

VICE-PRESIDENTS—R. M. Page, R
J. E. de Winton, Equity &
Davies, Phoenix; A. H. Eggar
Lilley, London & Lancs.; W
Wareing, Royal; H. A. Young

M. J. Birkert, A.C.I.I., Royal
L. J. Dawson, Northern
G. F. Draper, A.C.I.I., Phoenix

HON. ASSIST.
HON. AUDITORS—C. P. I
HON. SECRETAR

(

C. G. Coleman, Norwich Union
L. H. Cox, L. & L. & G.

HON. AUDITORS—W.

Ho

Ho

Ho

HON. SECRETARY—H

I

DEPUTY-I

VICE-PRESIDENTS—*W. J. Shaw, F
Ocean; G. Crawford, A.C.I.I.,
Mahaffey, A.C.I.I., Orange & I

T. R. Borer, F.C.I.I., Ocean
G. Crawford, A.C.I.I., Assessor
J. B. Hirst, Commercial of Ireland

HON. TR

HON. LIBR

Ho

HON. SECRETARY—W. L. H

Founded

W. H. Goold, Employers Liability
G. K. Greening, B.COM., F.C.I.I.,
Beaconsfield

Miss M. James, Royal
J. W. Parrott, F.C.I.I., (Birmingham
Ins. Committee) Approved So

Including the President,

VICE-PRESIDENTS—G. Hudson Gre
H. Simpkin, F.C.I.I., Royal Ex

HON. SECRETARY—N. T.

I

Cove

HON. TREASURER—M. Greenup, A

Shrewsbury

HON. TREASURER—S. Reid, A.C.I.I.

Wolverhampton

HON. TREASURER—E. Peters,

Worcester City

HON. TREASURER—C. J. Sawyer, I

Stratford-on-Avon

HON. TREAS

HON. S

Founded

BRADFORD INSURANCE INSTITUTE.

1922

PRESIDENT—P. J. Miller, Trade Indemnity.
 PRESIDENT-ELECT—F. W. Laycock, F.C.I.I. (T. L. Dallas & Co., Ltd.)
 VICE-PRESIDENTS—L. F. Bigland, F.C.I.I., F.C.I.B. (A. W. Bain & Sons, Ltd.); A. C. Day, Abstainers & General;
 W. Fisher, Royal; A. Musgrave, Phoenix; H. P. Nicholson, F.C.I.I., Car & General; G. A. Fuller, Sun; H. Smith,
 F.C.I.I., Sun; Councillor Sydney Packett, F.C.I.B.; J. H. Barker, A.C.I.I., Scottish Union; A. G. Barkworth, M.A.,
 Yorkshire; T. D. Raine, F.C.I.I., Liverpool & London & Globe; B. Barker, Provincial; C. E. Crook, F.C.I.I., Phoenix;
 D. Bottomley, F.C.I.B. & W. C. Bottomley, F.C.I.B. (D. & W. Bottomley, Ltd.).

COUNCIL:

B. Barker, Provincial	C. E. Crook, F.C.I.I., Phoenix	F. W. Laycock, F.C.I.I., (T. L. Dallas
J. H. Barker, A.C.I.I., Scot. U. & Natl.	E. Denison, Car & General	A. Musgrave, Phoenix [& Co., Ltd.]
A. G. Barkworth, M.A., Yorkshire	F. Ferrand, Royal	H. P. Nicholson, F.C.I.I., Car & Gen.
D. Bottomley, F.C.I.B.	W. Fisher, Royal	G. A. Lee, F.C.I.I., Ocean
(D. & W. Bottomley, Ltd.)	G. A. Fuller, Sun	T. B. Foster, F.C.I.I., Eagle Star
W. C. Bottomley, F.C.I.B.	J. A. Hey, F.C.I.I.	O. L. Bigland (A. W. Bain & Sons,
(D. & W. Bottomley, Ltd.)	Friends' Prov. & Century	Ltd.)
R. Bussey, Car & General	L. O. Horsfall, A.C.I.B.	V. H. Harker, A.C.I.I., Fine Art
T. R. Cariss, A.C.I.I., Fine Art & Gen.	(A. W. Bain & Sons, Ltd.)	T. D. Raine, F.C.I.I., L. & L. & G.

REPRESENTATIVE COMMITTEE:

J. Hainsworth, Yorkshire	CHAIRMAN—R. Bussey, Car and General.	J. Pratt (Secretary),
C. H. Skirrow,	G. A. Hey, A.C.I.I., Royal	Liverpool & London & Globe
(D. & W. Bottomley, Ltd.)	B. Cole, London & Lancashire	L. G. Emmott, Sun, Fire & Life
G. E. Harrison, Scottish Union	A. Craven,	W. H. Rushton, Eagle Star
V. H. Harker, Fine Art	Friends' Provident & Century	G. R. Pilley, Road Transport
	W. Lisle, Commercial Union	H. R. Waugh, Beacon

HON. TREASURER—E. Denison, Car & General, Prudential Buildings, Ivegate, Bradford.
 HON. LIBRARIAN—J. H. Barker, A.C.I.I., Scottish Union & National, 28, Bridge Street, Bradford.
 HON. AUDITORS—J. L. Parsey, Car & General, and G. A. Fuller, Sun.
 HON. SPORTS SECRETARY—J. C. Longbottom, Liverpool & London & Globe.
 HON. EXAMINER & SOCIAL SECRETARY—J. A. Hey, F.C.I.I., Century.
 HON. SECRETARY—R. G. T. Hodgson, F.C.I.I., Union, 61/2, Swan Arcade, Bradford.

Founded

BRIGHTON AND SUSSEX INSURANCE INSTITUTE.

1912

PRESIDENT—1938-1939, S. N. Niell, Phoenix
 PAST PRESIDENTS—G. Douglas Barton, Phoenix; Col. A. Q. Browning, T.D., F.C.I.I., Atlas and Essex & Suffolk;
 E. G. Browning, A.C.I.I., Norwich Union Fire; J. B. Cowlin, A.C.I.S., Atlas and Essex & Suffolk; *G. L.
 Dalton, Royal; *A. H. Dilley, Employers' Liability; Major F. Eastwood, T.D., North British & Mercantile;
 F. Haigh Hill, late Ocean; S. M. Lampard, Royal; G. Mullen, F.C.I.I., late Phoenix; *W. G. Payne, Sun Fire;
 R. H. Russel, late Atlas; H. M. T. Shellard, Commercial Union; P. J. R. Smithett, late Commercial Union;
 S. J. Walker, Motor Union.
 VICE-PRESIDENTS—G. J. C. Aucock, late Sun Fire; B. E. Dutton-Briant, F.C.I.I., Barrister-at-Law; H. W. Briggs,
 F.C.I.I., Commercial Union; R. H. Day, British Law; A. Jones, F.C.I.I., Royal London Mutual; A. W. King, F.C.I.I.,
 Phoenix; G. B. Lepingwell, General Accident; S. H. Orford, A.C.I.I., Norwich Union Fire; R. Verrells, F.C.I.I.,
 Ocean; R. Hall, F.C.I.I., Sun Fire.

COUNCIL:

Cecil Baker, F.C.I.I., Employers' Liability	R. J. Stone, County Fire
A. J. Cooke, A.C.I.I., Car & General	F. M. Biddle, Royal Exchange
F. W. Fellingham, Atlas and Essex & Suffolk	G. F. H. Sutton, Royal
J. S. Gray, F.C.I.I., General Accident	

HON. TREASURER—G. J. C. Aucock, late Sun Fire.
 HON. LIBRARIAN—Col. A. Q. Browning, J.P., T.D., F.C.I.I., Atlas and Essex and Suffolk.
 JOINT HON. PRESS CORRESPONDENTS—H. L. Lea, Commercial Union; G. B. Lepingwell, General Accident.
 HON. AUDITORS—E. Culley, F.C.I.I., Norwich Union Fire; T. A. Tollafield, F.C.I.I., Prudential.
 HON. SECRETARY—Leonard Baker, Ocean, 20, West Street, Brighton, 1.

Formed

East Sussex Centre.

1938

CHAIRMAN—H. J. Hutton, Yorkshire. VICE-CHAIRMAN—R. Verrells, Ocean.
 HON. LIBRARIAN—R. F. Sharpe. HON. TREASURER—G. A. Bohun
 HON. SECRETARY—C. P. Store.

Founded

BRISTOL INSURANCE INSTITUTE.

1890

PRESIDENT—C. T. Hudson Harrison, London.
 PRESIDENT ELECT—H. S. Young, A.C.I.I., Commercial Union.
 PAST-PRESIDENTS—James Bolton, F.C.I.I.; Arthur F. Tooke, F.C.I.I.; Wm. Pearce Tapp, F.C.I.I.; H. S. Radcliffe, J.P.,
 F.C.I.I.; F. Marshall Hall, F.C.I.I.; H. Macaulay Shellard; J. Leslie Smith; F. W. Ridgway, A.C.I.I.; Thomas H.
 Shellard, Atlas; A. M. G. Spafford, State; Philip J. Smith, F.C.I.I., Licenses & General; C. A. Andrews, Union;
 E. T. R. Kirby, Scottish Amicable; R. P. Carter, Royal; E. A. Davies, County; J. E. Asbury, A.C.I.I., London &
 Lancashire; H. E. Blinman Harris, Eagle Star.
 VICE-PRESIDENTS—C. O. Bannister, General Accident; G. Douglas Barton, Phoenix; W. S. A. Brown; S. Marshall Gott.
 Ocean; J. Henson, National Farmers Union; N. S. D. Pocock, Northern; F. S. Maguire, Legal & General; S.
 Bayliss, F.C.I.I., Gar & General; F. L. Riseley (Henry L. Riseley & Sons, Ltd.); R. C. Spencer, Vulcan Boiler;
 G. F. Dixon, F.C.I.I., Commercial Union; L. G. D. Caines, Beacon; H. N. Rogers, Yorkshire; C. R. Robinson, North
 British & Mercantile; F. G. Rendell, Ministry of Labour; G. M. Palmer, A.C.I.I., Friends' Provident & Century;
 C. F. Read, Alliance; R. Weeks, A.C.I.I., Western; W. H. Conn, F.C.I.I., Scottish.

COUNCIL:

A. L. Blacker, General Accident	B. W. Reynolds, Alliance	E. H. Totterdill, F.C.I.I., Eagle Star
W. H. Conn, F.C.I.I., Scottish	S. L. Soldat, F.C.I.I.	G. H. Walton, A.C.I.I., Fine Art & G.
H. E. Farnol, L. & L. & G.	Natl. Farmers Union	F. Webb, Employers' Liability
R. Lund, F.C.I.I., Norwich Union	E. A. Spiller (E. A. Spiller & Co.)	

MEMBERS ENGAGED IN NATIONAL INSURANCE—E. Brodie, F.C.I.I.; F. Lewis, F.C.I.I.; S. C. Paget, F.C.I.I.

HON. TREASURER—L. C. James, Phoenix.

ASSISTANT HON. TREASURER—R. Weeks, A.C.I.I., Western.

HON. LIBRARIAN—S. G. H. Cooke, F.C.I.I., Eagle Star. LIBRARY—Eagle Star Offices, Eagle House.

HON. AUDITORS—W. H. Williams; E. S. Jones.

HON. SECRETARY—F. C. Crocker, F.C.I.I., County, 15, Clare St., Bristol.

Established

CORK INSURANCE INSTITUTE.

1923

PRESIDENT—J. H. Hanan, Phoenix.
 VICE-PRESIDENTS—J. S. Gibson, A.C.I.I., Edinburgh; G. R. Preston, Atlas; C. J. Gladstone, A.C.I.I., Royal Exchange.
COUNCIL:
 George Exshaw, Yorkshire
 J. C. Galloway, Alliance
 F. L. Sullivan, Norwich Union Fire
 J. J. Doherty, Pearl
 T. C. Foley, Motor Union
 Jerome O'Driscoll, Royal
 C. H. Buckley, London
 A. F. Thomson, Royal
 G. H. Boylan, Insurance Corp'n.
 W. F. O'Shea, L. & L. & G.
 P. J. Kelly, Britannic
 HONORARY TREASURER—T. J. Hanan, Commercial Union.
 HONORARY SECRETARIES—C. J. Gladstone, A.C.I.I., Royal Exchange, 18, South Mall, Cork; G. R. Preston,
 Atlas, 49, South Mall, Cork.

Established

CAMBRIDGE INSURANCE INSTITUTE.

1920

PRESIDENT—R. J. Trinder, Friends' Provident.

DEPUTY PRESIDENT—A. S. Carter, A.C.I.I., Phoenix and London Guarantee.

VICE-PRESIDENTS—*C. W. Lammington, A.C.I.I., Northern; *J. G. Kenney, Royal; *H. J. Martin, Norwich Union Fire; *J. K. Bailey, Motor Union. H. S. Porter, Norwich Union Fire; W. A. Warren, A.C.I.I., Ocean; J. H. Phillips, Licenses & General.

*Ex-Officio on Council.

COUNCIL:

S. E. J. Bowyer, A.C.I.I., Essex & Suffolk	R. A. Clark, Union	H. R. E. Race, A.C.I.I., Essex & Suffolk
P. A. B. Campbell, F.C.I.I., Northern	J. H. Phillips, Licenses & General	W. A. Warren, A.C.I.I., Ocean
	H. S. Porter, Norwich Union Fire	

HON. TREASURER—R. J. Trinder, Friends' Provident.

HON. LIBRARIAN—W. Cole, Essex & Suffolk.

HON. AUDITORS—H. R. E. Race, A.C.I.I., Essex & Suffolk; S. F. Gowing, Royal

HON. EXAMINATIONS SECRETARY—P. A. B. Campbell, F.C.I.I., Northern.

HON. SECRETARY—A. S. Carter, A.C.I.I., Phoenix, 65, St. Andrew's Street, Cambridge.

Founded

CARDIFF INSURANCE INSTITUTE.

1905

PRESIDENT—G. J. Morley Peel, Sun.

DEPUTY PRESIDENT—A. L. Nind Tomson, Atlas.

VICE-PRESIDENTS—*H. G. Townsend; *John Phillips, J.P., F.C.I.I.; A. D. Goodwin, F.C.I.I.; Henry Powell; A. G. Lewis; F. Pitcher, F.C.I.I.; G. L. Rattenbury, A.C.I.I.; M. Pennant Jones; *R. C. Hudson; L. I. Pugh, F.C.I.I.; C. H. Dean, H. Meanock, F.C.I.I.; H. M. Shankland; H. Victor Dean; J. Edwards, A.C.I.I.; T. Osmond Jones, F.C.I.I.

*Also members of Council

COUNCIL:

H. Victor Dean, Assessor	H. M. Shankland, Ocean	J. M. Pattullo, G.A.
A. James, Prudential	H. O. Edgar, Welsh Board of Health	G. L. Rattenbury, A.C.I.I., Eagle Star
Fred. Pitcher, F.C.I.I., N.B. & M.	P. Gooch, Phoenix	Fred. Thomas, Eagle Star

HON. TREASURER—R. L. Staples, Legal & General.

HON. LIBRARIAN—J. B. Ashe, A.C.I.I., Liverpool & London & Globe.

HON. AUDITORS—C. Stephens, London & Lancashire; J. Edwards, A.C.I.I., North British & Mercantile.

HON. SECRETARY—S. C. Thomas, Sun Insurance, 13, Windsor Place, Cardiff.

Founded

DUMFRIES INSURANCE INSTITUTE.

1923

PRESIDENT—C. W. Stewart, Scottish Automobile.

DEPUTY PRESIDENT—J. M. Innes, Century.

VICE-PRESIDENTS—W. A. C. Ritchie, A.C.I.I., Scottish Union & National; J. T. Dewar, Yorkshire.

COUNCIL:

H. M. Martin, North British	G. E. Peters, Provincial
J. Aitken Montgomery, Caledonian	J. G. Sutherland, Ocean

TREASURER—J. Brodie, A.C.I.I., North British.

HON. SECRETARY—C. B. Cawood, Guardian, 98, Irish Street, Dumfries.

DUNDEE INSURANCE INSTITUTE.

PRESIDENT—J. S. Riddell, A.C.I.I., Northern.

VICE-PRESIDENTS—J. A. Crawford, F.C.I.I., Royal Exchange; A. H. McKinnis, A.C.I.I., Prudential.

COUNCIL:

A. J. Smith, Employers' Liability	W. S. Whyte, Norwich Union	G. A. Botterill, Caledonian
F. J. Ribbeck, A.C.I.I., Sun	C. A. Yule, Royal	

HON. AUDITORS—A. Lunan, A.C.I.I., London & Lancashire; C. F. Marsden, A.C.I.I., Northern.

SPORTS COMMITTEE—J. M. Lindsay (A. R. Stenhouse & Partners, Ltd); W. S. Whyte, Norwich Union; A. S. Ingles, A.C.I.I., Provincial; W. Robertson, Employers' Liability; D. D. McCowan, A.C.I.I., North British & Mercantile.

HON. LIBRARIAN—R. Hinchliffe, A.C.I.I., Northern.

HON. TREASURER—J. W. Storrier, General Accident.

HON. SECRETARY—M. G. Robertson, A.C.I.I., Northern, 110, Commercial Street, Dundee.

Established

EDINBURGH INSURANCE SOCIETY.

1901

PRESIDENT—H. E. Smith, National Guarantee.

DEPUTY PRESIDENT—F. W. Paulin, Eagle Star.

VICE-PRESIDENTS—G. J. Lidstone, LL.D., F.F.A., F.I.A., F.A.S., F.R.S.E., Scottish Widows; S. Macnaghten, F.F.A., F.I.A.; Standard; H. G. Sharp, F.F.A., F.I.A., Scottish Widows; A. E. King, F.F.A., F.I.A., Standard; E. C. Somner, Scottish Union & National; William Sutherland, F.C.I.I., Commercial Union; A. C. Murray, F.F.A., Scottish Equitable; S. F. M. Cumming, F.F.A., Scottish Life; A. M. Craigie, Caledonian; A. G. R. Brown, F.F.A., Life Association; M. G. Hill, Scottish Union & National; J. D. Isdale, A.C.I.I., Scottish Union & National; J. H. Eddison, A.C.I.I., North British & Mercantile; J. F. Gower, Scottish.

COUNCIL:

W. A. Fordyce, F.C.I.I., L. & L. & G.	W. S. Forrest, F.C.I.I., Edinburgh	George Finlayson, F.C.I.I., Norwich
C. S. Penn, F.F.A., F.I.A., Scottish Life	George Gibson, F.C.I.I., Century	Union
W. C. Reid, F.F.A., Scottish Widows	J. S. Thomson, F.C.I.I., Scottish	D. McLaren, Loss Assessor
T. Robertson, A.C.I.I., Railway	Provident	J. B. Turnbull, F.C.I.I., N.B. & M.
Passengers		
R. F. Fellows, General Accident	G. Black, A.C.I.I., British Law	

AUDITORS—T. D. F. MacDonald, Sun Fire; W. MacDonald, Legal & General.

LIBRARIAN—N. J. Johnston, F.C.I.I., A.I.L., A.C.I.S., F.R.E.C.N.S., Scottish Union & National.

HON. TREASURER—R. L. Thom, F.C.I.I., Century. HON. ASSISTANT SECRETARY—R. Geddes, F.C.I.I., Alliance.

HON. EDUCATION SECRETARY—William Dick, F.C.I.I., Royal.

INSURANCE ORPHANAGE AND BENEVOLENT FUND LOCAL HON. SECRETARY—

J. G. West, Railway Passengers.

PAST PRESIDENTS—D. M. Cameron, F.C.I.I.; Owen Dan Jones, F.C.I.I.; William Richardson, F.C.I.I.; Sir Robert T. Boothby, K.B.E., Scottish Provident; James G. Nicoll, F.C.I.I., Scottish Union & National; R. Y. Murray Wright, M.A.; J. R. Little, F.R.S.E., F.C.I.I.; John Henderson, F.R.S.E., F.C.I.I., Edinburgh; F. J. Cameron, F.F.A., F.I.A., Caledonian; John Davidson, A.C.I.I., Royal; Arthur J. Queen, F.C.I.I., Scottish; John E. Bell, North British & Mercantile; W. A. Robertson, F.F.A., F.R.S.E., Century; A. Lyburn, Alliance; James H. McRobert, A.C.I.I., British Law; G. O. Gunn, F.F.A., Edinburgh.

HON. SECRETARY—D. C. Nish, F.C.I.I., National of Great Britain, 55, Hanover Street, Edinburgh, 2.

Founded	EXETER INSURANCE INSTITUTE.	1920
PRESIDENT—P. F. Rowsell, C.B.E., J.P., C.A., F.C.I.I. (Chairman, Devon Insurance Committee)		
VICE-PRESIDENTS—W. J. Dayment, Commercial Union; L. G. Coles, A.C.I.I., London Assurance, A. J. Jewell, F.C.I.I., Sun; C. C. Mortimore, M.B.E., County; H. J. Bush, General Accident; E. N. Clulee, Norwich Union; H. G. M. Dunn, Eagle Star; G. M. Johnson, A.C.I.I., Exeter Insurance Committee; H. E. Winterburn, F.C.I.I., Phoenix.		
COUNCIL:		
S. A. Inkpen, A.C.I.I., Royal	L. G. Coles, A.C.I.I., London	W. J. Dayment, Comm. Union
G. M. Johnson, A.C.I.I., Exeter Insce. Committee	A. J. Jewell, F.C.I.I., Sun.	W. L. Hill, Sun Life of Canada
C. C. Mortimore, M.B.E., County	H. G. Wiltsher, Assessor	*T. E. Shellard, Sun
H. G. M. Dunn, Eagle Star	E. N. Clulee, F.C.I.I., Norwich Union	*F. R. Curtis, General Accident
*Representing Barnstaple Centre.		
HON. TREASURER—H. J. Bush, General Accident		
LIBRARIAN—D. J. Shearer, F.C.I.I., Commercial Union		
HON. AUDITORS—H. Harrison, A.C.I.I., North British & Mercantile; W. Hornbrook, Prudential.		
PUBLICITY & PRESS SECRETARY—S. A. Inkpen, A.C.I.I., Royal.		
ASSISTANT HON. SECRETARY—P. A. Totterdell (E. Ware & Sons).		
HON. SECRETARY—H. E. Winterburn, F.C.I.I., Phoenix, 20, Bedford Circus, Exeter.		
Telephone : 2562.		

Established	GLASGOW INSURANCE AND ACTUARIAL SOCIETY.	1881
PRESIDENT—R. B. Wharrie, Ocean.		
VICE-PRESIDENTS—*Wm. Bannatyne, F.F.A., Scot. Temp.; W. A. Borland, F.C.I.I., North Brit. & Merc.; T. S. Brown (retired); *W. P. Campbell, Royal Exchange; A. M. Clydesdale, F.C.I.I. (retired); A. S. Fraser, F.C.I.I., National of Great Britain; *S. L. Goss, F.C.I.I., Yorkshire; *Mark Hurl, F.C.I.I., Northern; R. Gordon-Smith, F.F.A., F.I.A., F.C.I.I., Scottish Amicable; James Laird, D.S.O., A.C.I.I. (Messrs. Robert McTear & Co.); E. R. Leech, Royal; David Melrose, F.C.I.I., Guardian; J. R. Murrel, Union; W. L. Macnie (retired); Launcelot Paget, London & Lancashire; J. S. Proctor, F.C.I.I. (retired); A. K. Rodger, F.C.I.I., Scottish Temperance; Lieut.-Col. G. S. Simpson, D.S.O., T.D., F.C.I.I., Scottish Temperance; D. C. Walker, F.C.I.I. (retired); Alexander Young, Eagle Star.		
*Signifies Members of Council.		
COUNCIL:		
A. H. Dagge, F.C.I.I., London	D. Wood, Law Union & Rock	H. H. M. Vinning, Car & General
Wm. P. Campbell, A.C.I.I., Macalaster & Allison	W. Rose, L. & L. & G.	W. J. Yates, S.U. & N.
R. F. James, A.C.I.I., Lon. & Scottish	F. G. Baxter, F.F.A., Com. Union	W. C. Barr, West of Scotland
And the four Vice-Presidents whose names are marked with an Asterisk.		
HON. TREASURER—John Mackie, United British, 105, West George Street, C.2.		
HON. LIBRARIAN—Harvie S. Meikle, A.C.I.I., Economic, 124, St. Vincent Street, C.2.		
HON. AUDITORS—Andrew Burns, F.C.I.I., Yorkshire and Alex. McCurrach, Sun.		
HON. SECRETARY—James C. Doherty, F.C.I.I., North British & Mercantile, 200, St. Vincent St., Glasgow, C.2.		

Founded	HUDDERSFIELD INSURANCE INSTITUTE.	1913
PRESIDENT—Mr. F. E. Woodhall, Co-operative.		
VICE-PRESIDENTS—Messrs. H. A. Adams, North British & Mercantile; E. C. Warren, Yorkshire; W. F. Drinkwater, London & Scottish; F. Fisher, F.C.I.I., Bank Officials Society; C. C. Jones, Royal; E. Norminton, Phoenix; H. Smith, F.C.I.I., Sun; W. Sykes, F.C.I.I., Royal; H. Wilkinson, Broker; W. Wilkinson, F.C.I.I., London & Lancashire; G. A. Kenyon, Royal; H. Hirst, Commercial Union; F. S. Phillips, A.C.I.I., Sun; I. Silverwood, A.C.I.I., Broker; W. R. Carter, National Health Committee.		
COUNCIL:		
Miss C. M. Hodgson, Co-operative	G. Parfitt, Broker	R. Gaunt, Royal
Friendly	E. R. Stanhope, Liverpool Victoria	E. C. Warren, Yorkshire
Miss M. Pilling, Sun	Friendly Society	F. S. Phillips, Sun
HON. TREASURER—N. O. Richardson, Yorkshire.		
HON. LIBRARIAN—H. Wilkinson, Broker.		
HON. AUDITORS—S. de L. Holmes (Hudds. Building Society); R. Gaunt, Royal.		
HON. EXAMINATION SECRETARY—Miss C. M. Hodgson (Hudds. & District Co-operative Friendly Society).		
ASSISTANT SECRETARY—Miss M. Lockwood, Eagle Star.		
HON. SECRETARY—C. Richardson, Eagle Star.		

Founded	HULL INSURANCE INSTITUTE.	1913
PRESIDENT—Ernest V. Jupp, F.C.I.I., Legal & General.		
PRESIDENT-ELECT—W. H. Hibbert, Alliance.		
VICE-PRESIDENTS—H. C. Brown, North British & Mercantile; A. O. Coates, Phoenix; F. J. Cook, London Assurance; Herbert W. Jackson, Sun Fire; R. T. Kershaw, Royal; Frank B. Teale; Laurence Warden, Yorkshire; A. W. Wilkinson, Phoenix; Ernest Wright; R. R. Blackburn, A.C.I.I., Commercial Union; *J. A. McLaren, F.C.I.I., Royal Exchange; *A. Scholey, General Accident.		
*Vice-Presidents sitting on Council.		
COUNCIL:		
R. R. Blackburn, A.C.I.I., Com. Un.	W. H. Hibbert, Alliance	T. R. Sprott, Ocean
C. E. Chatterton, F.C.I.I., Phoenix	E. H. Jolliffe, A.C.I.I., Yorkshire	E. R. Taylor, F.C.I.I.
A. O. Coates, Phoenix	H. Middlebrook, A.C.I.I.,	(Will H. Taylor & Son)
J. Farrant, A.C.I.I., Sun Fire	N.U.O. of Free Gardeners	L. Warden, Yorkshire.
HON. TREASURER—F. Hawkins, Phoenix.		
HON. ASST. LIBRARIAN—John Holland, Yorkshire.		
HON. SECRETARY & LIBRARIAN—F. E. Brown, F.C.I.I., Yorkshire Insurance, Lowgate, Hull.		

Founded	Grimsby Centre.	1931
CHAIRMAN—F. W. Atkinson, A.C.I.I., Royal		
DEPUTY-CHAIRMAN—W. P. Foster, F.C.I.I., Norwich Union.		
COMMITTEE:		
K. Baxter, Sun	A. G. C. Harbord, General Acctd.	G. S. T. Leinster, A.C.I.I., Provincial
G. W. A. Blakeborough, L. & Lancs.	F. G. Hamden, F.C.I.I., Royal	C. J. Smith, Royal
HON. TREASURER—D. B. Tillotson, A.C.I.I., Commercial Union.		
LIBRARIAN—R. J. Waunsley, General Accident.		
Representatives on Hull Council—The Chairman and F. G. Harnden.		
HON. SECRETARY—E. N. Smith, F.C.I.I., Royal, Fish Dock Road, Grimsby.		

Founded

IPSWICH & SUFFOLK INSURANCE INSTITUTE.

1913

PRESIDENT—W. H. Lloyd, Sun Fire. DEPUTY-PRESIDENT—W. C. Stonebanks, A.C.I.I., Car & General.
 VICE-PRESIDENTS—R. G. Bultitude, F.C.I.I., Essex & Suffolk & Atlas; *T. C. Bates, Employers' Liability; *E. J. E. Fenn, A.C.I.I., Essex & Suffolk & Atlas; *A. W. Haward, F.C.I.I., Alliance; H. G. Hilsden, Friends' Provident & Century; J. L. Jolly, Essex & Suffolk & Atlas; *C. F. S. Judge, North British & Mercantile; N. H. Lowe, Sun Life; W. W. Otter-Barry, F.C.I.I., Sun; *K. Pearce, F.C.I.I., Commercial Union; *M. A. Powter, F.C.I.I., Eagle Star; R. G. Somerford, Royal Exchange; C. A. Strivens, F.C.I.I., Liverpool & London & Globe; *C. S. Whitehead, A.C.I.I., Sun Fire; C. W. Woodcock, Commercial Union.

*Denotes Members of Council.

HON. VICE-PRESIDENTS—Maurice Making, late Sun Life; E. H. N. Rice, late Royal; Cooper South, late Commercial Union and C. S. Smith, A.C.I.I., late Liverpool Victoria.

COUNCIL:

G. E. Bowden, Norwich Union Life	H. E. Mellor, F.C.I.I., Alliance
A. L. Coates, Employers' Liability	G. F. W. Miles, Liverpool & London & Globe
J. D. Connell, London & Lancashire	D. E. Shadrach, A.C.I.I., Royal Liver
W. G. Double, A.C.I.I., Alliance	T. R. Spencer, F.C.I.I., Norwich Union Fire
W. R. Hill, Friends' Provident & Century	H. R. Unwin, A.C.I.I., Sun Fire
A. J. Kay, Essex & Suffolk & Atlas	

HON. TREASURER—G. H. Whitman, A.C.I.I., Phoenix.

HON. LIBRARIAN—E. H. Peach, F.C.I.I., County Fire.

HON. AUDITORS—J. V. Magurk, Commercial Union and J. E. Howard, F.C.I.I., Commercial Union.

LOCAL HON. SECRETARY INSURANCE ORPHANAGE—E. R. Hill, Friends' Provident & Century.

LOCAL HON. SECRETARY INSURANCE BENEVOLENT FUND—E. J. E. Fenn, A.C.I.I., Essex & Suffolk & Atlas.

HON. SECRETARY—J. W. Frost, F.C.I.I., Essex & Suffolk and Atlas, Cornhill, Ipswich.

Established

IRELAND INSURANCE INSTITUTE.

1885

PRESIDENT—J. Montgomery, F.C.I.I., Royal Exchange.

DEPUTY-PRESIDENT—Joseph Brennan, Brennan Insurances.

VICE-PRESIDENTS—R. W. Jameson, Commercial of Ireland; S. V. Kirkpatrick, F.C.I.I., Insurance Corp. of Ireland; John M. Peate, F.C.I.I., Atlas; T. H. Corrigan, A.C.I.I., Sun; J. Harold Aylward, F.C.I.I., Royal; L. Hallows, Celtic; R. McConnell; G. F. Joyce, A.C.I.I., Royal Exchange; A. E. O'Callaghan, A.C.I.I., New Ireland.

MEMBERS OF COUNCIL:

CHAIRMAN OF REPRESENTATIVE COMMITTEE—A. E. O'Callaghan, A.C.I.I., New Ireland.

CONVENER OF REPRESENTATIVE COMMITTEE—F. W. Thomas, North British.

Retiring 1941—

G. J. Hughes
 (McDonagh & Boland, Ltd.
 F. W. Thomas, North British
 F. Cahill, A.C.I.I. (Coyle & Co.)
 A. E. O'Callaghan, A.C.I.I., New
 Ireland

Retiring 1940—

E. Bain, A.C.I.I., Union
 G. W. Blackham, A.C.I.I., Yorkshire
 C. Brownlee, A.C.I.I., Hibernian
 C. H. Molloy, Motor Union

Retiring 1939—

H. Mooney, London & Lancs.
 D. R. Callow, A.C.I.I., L. & L. & G.
 J. F. Arbuckle, A.C.I.I., Royal
 G. F. Joyce, A.C.I.I., Royal Exchange

JOINT HON. TREASURERS—Jos. Cullen, A.C.I.I., F.C.R.A., Hibernian and Clem P. Ryan, New Ireland.

HON. LIBRARIAN—J. Wilson, A.C.I.I., Century.

EDUCATION AND PUBLICATIONS COMMITTEE—J. Montgomery, F.C.I.I., Royal Exchange; Jos. Brennan; E. Bain, A.C.I.I., Union; S. V. Kirkpatrick, F.C.I.I., Insurance Corporation of Ireland; T. H. Corrigan, A.C.I.I., Sun; G. F. Joyce, A.C.I.I., Royal Exchange; E. McKeeman, A.C.I.I., Century; J. Wilson, A.C.I.I., Century, and the Joint Hon. Secretaries.

JOINT HON. SECRETARIES—W. K. Gibson, Junr., A.C.I.I., National Mutual of Australasia, 13, Dame Street, Dublin and R. G. Knaggs, Royal, 45, Dame Street, Dublin.

Established

KENT INSURANCE INSTITUTE.

1926

PRESIDENT—F. W. P. Abel, Norwich Union.

PAST PRESIDENTS—Henry F. Coote, Northern; Reginald H. Monson, Royal; Alvis T. Stapley, Royal; F. Barton, Royal Exchange; R. E. Parsonage, Phoenix; S. E. Day, Royal; Sir A. J. Suenson-Taylor, O.B.E., F.C.I.I., County Fire London & Manchester; G. H. Evans, Essex & Suffolk; H. Botting, A.C.I.I., Road Transport; R. H. Howat, Royal; R. H. Brown, Car & General.

VICE-PRESIDENTS—E. H. Anslow, Phoenix; H. Botting, A.C.I.I., Road Transport; R. H. Brown, A.C.I.I., Car & General; G. G. Christian, A.C.I.I., Northern; H. F. Coote, Northern; S. E. Day, J.P., Royal; G. H. Evans, Essex & Suffolk; W. R. Haughton, F.C.I.I., Northern; R. H. Howat, Royal; R. E. Parsonage, Phoenix; Sir A. J. Suenson-Taylor, O.B.E., F.C.I.I., London & Manchester and County Fire Office; E. C. H. Thomas, Guardian; H. F. Winters, Commercial Union.

COUNCIL:

W. J. Babister, Union	R. Broomfield, A.C.I.I., Eagle Star	D. H. Pursey, F.C.I.I., Essex & Suffolk
N. L. Ballard, Road Transport	A. F. Garside, Liverpool Victoria	
J. H. Bower Smith, Phoenix	R. R. Giles, Commercial Union	W. D. Rowse, Prudential
	K. E. Pearson, M.C., A.C.I.I., Royal	E. A. Solly, Phoenix

HON. TREASURER—L. H. Anslow, Phoenix.

HON. LIBRARIAN—A. L. Clarke, A.C.I.I., Royal.

HON. PUBLICITY REPRESENTATIVE—H. Botting, A.C.I.I., Road Transport.

HON. AUDITORS—E. L. Cook, Royal and C. W. Laslett, British General.

JOINT HON. SECRETARIES—E. Moys, F.C.I.I., Motor Union, Fanum House London Road, Maidstone, and R. A. Savill, A.C.I.I., Royal, High Street, Maidstone.

Canterbury Centre.

CHAIRMAN—H. F. Reed, A.C.L.L., Royal.

DEPUTY-CHAIRMAN—R. Woodroffe Gunner, Broker.

COMMITTEE:

L. H. Reilly, Motor Union	D. H. Pursey, F.C.I.I., Essex & Suffolk	R. Castle, A.C.I.I., Royal
H. G. A. Griffin, F.C.I.I., Sun	N. L. Ballard, Road Transport	R. D. L. Weil, Broker
	HON. TREASURER—C. A. Lamkin, Royal.	
	HON. LIBRARIAN—J. H. Bower Smith, Phoenix.	
	HON. SECRETARY—C. R. Oliver, Premier.	

Tunbridge Wells Centre.

CHAIRMAN—H. F. Winters, Commercial Union.

DEPUTY CHAIRMAN—A. F. Garside, Liverpool Victoria.

COMMITTEE:

Miss M. Findlay, Guardian	G. J. Jackson, Liverpool Vic.	W. J. Richards, A.C.I.I.,
J. W. Ackrill, Nat. Emp. Mutual	J. T. Levings, Equitable	Equitable Friendly Society
J. E. S. Giles, Provincial	Friendly Society	
	HON. TREASURER—L. N. Pelerin, F.C.I.I., Union.	
	HON. LIBRARIAN—R. W. G. Williams, Union.	
	HON. SECRETARY—W. J. Babister, Union.	

Founded 1914

LEICESTER INSURANCE INSTITUTE.

Reconstituted 1920

OFFICERS—1938/9

PRESIDENT—G. W. Thompson, A.C.I.I., Century.
 VICE-PRESIDENTS—W. B. Giles, Alliance; Leslie L. Clarke, Ocean, J. A. Kirk, A.C.I.I., Norwich Union; Victor C. Smith, Phoenix; C. O. Ball, A.C.I.I., Insurance Committee; B. T. McPherson, A.C.I.I., Phoenix; F. W. Jackson, Union; E. Murray, Scottish Amicable; L. B. Swaffield, A.C.I.I., Legal & General.

C. W. Angrave, F.C.I.I., Com. Union
 C. O. Ball, A.C.I.I., Ins. Committee
 T. Crew, F.C.I.I., F.I.H.,
 Leicester Ins. Committee

W. A. Curtis, A.C.I.I., Yorkshire
 J. G. Dixon, F.C.I.I., Norwich Union
 D. E. Geary (Messrs. G. & J. E.
 Bankart, Ltd.)

H. T. Jackson, F.C.I.I., Alliance
 B. T. McPherson, A.C.I.I., Phoenix
 R. C. Parnell, F.C.I.I., Alliance
 L. B. Swaffield, A.C.I.I., Leg. & Gen.
 N. Turner, A.C.I.I., British Oak

HON. LIBRARIAN—F. W. Jackson, Union.

HON. AUDITORS—D. M. Griffin, Ocean; E. L. Scriven, Union.

HON. TREASURER—H. E. C. Woods, A.C.I.I., Commercial Union.

HON. SECRETARIES—Thos. N. Wall, A.C.C.S., Phoenix, Friar Lane, Leicester; Douglas J. Lyon, A.C.I.I., Caledonian, Assurance House, Rutland Street, Leicester.

Founded

LIVERPOOL INSURANCE INSTITUTE.

1907

PRESIDENT—W. W. Harris.

VICE-PRESIDENTS—J. J. Atkinson; N. B. Barnes, Standard Marine; A. Bath, Union Marine; J. W. Berry, Royal and L. & L. G.; H. P. Briscoe; T. W. B. Brodbelt, Royal and L. & L. G.; H. Brotherton; Michael Brown; Walter Carter; F. G. Fazackerley, Royal Liver; Kenneth T. Graham, Guardian; A. W. Gregory; S. D. Grundy, Elders; J. Mason Guttridge, J.P.; T. H. Harper; W. W. Harris, Reliance Marine; J. P. Hickson, Law Union & Rock; A. D. Holbert, L. & L. G.; G. A. Krell, Thames & Mersey; R. McConnell; G. E. Martindale; H. Nichols Morris, Commercial Union; R. Peel, Blackburn; Oscar Prentice, Sea; G. R. Ried, Maritime; A. O. Roberts; Sir Frederick Pascoe Rutter; J. Dyer Simpson, Royal and L. & L. G.; W. Sinton, State; A. A. Snodgrass, Pioneer; H. H. Stitt, British & Foreign; A. W. O. Stubbs, State; H. A. Thomas, Royal and L. & L. G.; C. F. Trustam, Royal and L. & L. G.; R. D. Wands, Royal and L. & L. G.; F. J. Williams, Royal and L. & L. G.

COUNCIL:

E. E. Crooks, State
 T. B. Firth, London & Lancs.
 H. K. Halsall, Standard Marine
 H. A. Matthewman, Atlas

C. H. Newport, Employers Liab.

C. Osmond, Ocean

G. A. Paterson, Royal

R. C. Potter, Eagle

E. B. Spedding, L. & L. G.

T. E. Stevens, Phoenix

J. A. Tait, Scottish Widows

C. F. Trustam, Royal

HON. TREASURER—H. Nichols Morris, Commercial Union.

HON. LIBRARIAN—T. H. Whiteside, London & Lancashire.

HON. AUDITOR—W. S. Mills, L. & L. G.

HON. SECRETARY—C. G. Chamberlain, Liverpool & London & Globe, 1, Dale Street.

Founded

LONDON INSURANCE INSTITUTE.

1907

20, ALDERMANBURY, E.C.2.

Objects—(i) Generally to adopt as far as applicable to a Local Institute the objects of The Chartered Insurance Institute as defined in its Charter. (ii) In particular to promote the cause of Insurance Education by:—(a) The reading of papers, delivery of lectures and holding of debates. (b) The awarding of prizes for papers of merit written by Members and/or for such other objects as the Council may from time to time determine. (c) The circulation of a Journal and/or other publications containing articles of technical and general interest. (d) The maintenance of a Library and Reading Room. (e) The establishment of a Museum containing objects of interest appertaining to Insurance. (f) The holding of classes and the giving of instruction in any subject appertaining to Insurance. (iii) To promote opportunities for social intercourse amongst the Members. (iv) To rent, purchase, have, hold and dispose of any buildings to be used as an Institute or Lecture Rooms or any other property real or personal for the advancement of the above objects or of any of them. (v) To arrange meetings (and social functions connected therewith) on matters of general interest to National or other Insurance services. (vi) To do all such other lawful things as are incidental or conducive to the attainment of the above objects or any of them.

PRESIDENT—Arthur S. Rogers, London & Lancashire

VICE-PRESIDENTS:

S. J. Aubrey, F.C.I.I., Lloyd's
 H. H. Austin, Pearl
 John Bain, Lloyd's
 J. G. Baker, F.C.I.I., British Insurance Association
 R. F. Barnett, Alliance
 F. R. Bellamy, Royal
 S. A. Bennett, F.C.I.I., Eagle Star
 Vernon E. Boys, Legal & General
 Sir Henry Brackenbury, M.D., L.D., F.C.I.I., British Medical Assoc.
 A. W. Brickell, Motor Union
 W. H. Brown, F.C.I.I., London & Manchester
 Sir Joseph Burn, K.B.E., F.I.A., F.S.I., Prudential
 J. T. Campbell, F.F.A., Nat. Mut. Life of Australasia
 W. L. Cavers, Ocean
 F. B. Cooke, F.C.I.I., London & Scottish

G. A. T. Darby, Marine
 C. F. Dark, Guardian
 S. R. Day, County Fire
 L. D'Elboux, Alliance
 Neville Dixey, Lloyd's
 S. L. Duff, C.B.E., F.C.I.I.
 Sir Wm. Palin Elderton, C.B.E., F.I.A., F.F.A., Equitable Life
 Christmas Evans, F.C.I.S., Ocean
 M. Evans, Lloyd's
 C. H. Falloon, F.C.I.I., Atlas
 W. I. Featherstonehaugh, Commercial Union
 E. B. Ferguson, F.C.I.I., Phoenix
 F. J. L. Fish, Lloyd's
 T. L. Forbes, Lloyd's
 T. Frazier, N. B. & M.
 S. W. Gladwell, J.P., F.C.I.I., Iron Trades

B. A. Glanvill, J.P., Lloyd's
 C. E. Golding, LL.D., F.C.I.I.
 (C. E. Golding & Co., Ltd.)
 H. J. Greening, F.C.I.I., Beacon
 R. J. Gwilt, Car & General
 R. M. Hamilton, F.C.I.I., Yorkshire
 P. Hargreaves, Lloyd's
 Sir Walter E. Hargreaves, Lloyd's
 C. E. Heath, O.B.E., D.L., Lloyd's
 Charles Hendry, F.C.I.I., London & Lancashire
 David Heron, D.Sc., London Guar.
 A. S. Hinshelwood, Fire Offices' Committee

Col. H. R. Hobson, Sun
 Wm. A. Hurst, O.B.E., F.C.I.I., Car & General and Motor Union
 C. G. Izard, Prudential Approved
 W. J. Jenkins, Car & General
 Guy F. Johnson, M.A., Accident Offices
 The Viscount Knollys, M.B.E., D.F.C., Employers Liability
 J. W. Lang, Provincial
 C. H. Leach, Northern
 H. Lesser, LL.B., F.C.I.I., South Metropolitan Gas

J. W. J. Levine, Atlas
 A. Levine, F.I.A., F.C.I.I., Alliance
 Herbert Lewis, F.C.I.I., Com. Union
 H. E. W. Lutt, F.I.A., Northern
 A. MacDonald, Royal Exchange
 Sir Percy G. MacKinnon, F.C.I.I., Lloyd's
 H. A. McLuckie, Union
 F. L. Makepeace, M.A., F.I.A., F.C.I.I.
 A. J. W. Makins, Commercial Union
 H. S. Milligan, N. B. & M.
 J. M. Mirylees, Westminster Fire
 W. A. G. Mitson, F.C.I.I., Lloyd's

A. E. Morgan, London
 A. R. Mountain, Lloyd's
 Brian S. Mountain, Eagle Star
 G. E. Muers, Lloyd's
 S. Norie-Miller, M.C., J.P., M.A., General Accident
 E. C. Norton, Ocean
 Col. H. J. P. Oakley, M.C., T.D., F.I.A., N. B. & M.
 W. A. Osborne, F.I.A., Guardian
 W. W. Otter-Barry, B.A., F.C.I.I., Sun
 G. H. N. Parker, Norwich Un. Fire
 W. Penman, F.I.A., Atlas
 W. T. Perry, Ocean
 K. K. Peters, F.C.I.I., Northern
 A. E. Phelps, Royal Exchange
 J. S. Pike, F.C.I.I., Nat. Amal.
 J. Pinkerton, Prov. Accident
 E. Potts, O.B.E., LLitt, F.C.I.I.
 L. B. Prestige, F.C.I.I., Phoenix
 E. R. Pulbrook, F.C.I.I., Lloyd's
 H. E. Raynes, F.I.A., F.C.I.I., Legal & General
 C. D. Raynor, F.C.I.I., Lloyd's
 H. H. Redman, Prudential
 A. Rendtorff, Sterling Offices
 G. W. Reynolds, F.C.I.I., Guardian
 G. L. W. Richards, A.C.I.I., North British & Mercantile
 Percy Rockliff, F.S.S., F.C.I.I., New Tabernacle
 Lieut.-Col. R. W. Roynance, Lloyd's
 H. J. Sayer, F.C.I.I., Pearl
 G. Garfield Sharman, London & Provincial Marine
 J. Dyer Simpson, Royal
 R. Y. Sketch, F.C.I.I., Phoenix
 W. Crichton Slagg, F.C.I.I.
 E. F. Spurgeon, F.I.A., Prudential

(Continued on next page)

London Insurance Institute.—Continued.

G. R. Stamp, Lloyd's
W. R. Stevenson, F.C.I.I., Sun.
A. B. Stewart, Lloyd's
H. W. Stokes, Sun
F. H. C. Tallack, M.B.E., F.C.I.I.,
Commercial Union
H. J. Tapscott, F.C.I.I., Friends
Provident
W. L. Templeton, F.C.I.I., Brit. Gen.

Sir Alfred Suenson-Taylor, O.B.E.,
V.A., F.C.I.I., F.R.G.S., Barrister-at-
Law, London & Manchester.
Victor Thomson, J.P., Licenses &
Gen.
A. C. Thorne, F.I.A., Equity & Law
Sir George Tilley, Pearl
Norman M. Walker, F.C.I.I., Brit.
General

L. H. Tufnell, Lloyds
W. H. Walker, A.C.I.I., Union
T. Wallas, London & Lancashire
P. E. Wels h, Atlas
Bertram Williams, J. Trevor & Sons
E. F. Williamson, F.C.I.I., Norwich
Union
W. M. Wilson, Eagle Star
W. A. Workman, F.I.A., Leg. & Gen.

PATRONS

S. L. Anderson
H. F. Baker, F.C.I.I.
E. A. Boston, F.C.I.I.
F. H. Carey
Walter Carter, F.C.I.I.
F. P. Hearn, F.C.I.I.
M. H. P. Coulson
W. P. Dawson
T. Devereux
John Dewhurst, F.C.I.I.
Browning Dick
J. H. Dixon
W. R. Evison, I.C.I.I.

C. A. Freeman
James Gold
W. E. Gray, LL.B., F.C.I.I.
Arthur J. Hicks, F.I.A.
E. B. Hiles, F.C.I.I.
R. T. Jones
T. E. Keysell, F.C.I.I.
G. L. Lambert, F.C.I.I.
J. H. E. Lane, F.C.I.I.
H. S. Mallet
R. McConnell, F.C.I.I.
A. Mogg
J. G. Nicoll, J.P., F.C.I.I.

A. J. Relton, C.B.E., F.C.I.I.
P. E. Ridley, F.C.I.I.
J. A. Rooney, F.C.I.I.
Sir Frederick Pascoe Rutter, F.C.I.I.
R. Stirling, F.C.I.I., F.I.A., F.F.A.
W. R. Strong, F.I.A., F.C.I.S.
F. Thoresby, F.C.I.I.
S. C. Turner, F.C.I.I.
A. W. Wamsley, F.C.I.I.
J. Douglas Watson, F.C.I.I.
F. White, F.C.I.I.
H. E. Wilson, F.C.I.I.
A. W. Yeo, F.C.I.I.

COUNCIL :

W. N. Ambler, F.C.I.I., Phoenix
J. G. Baker, F.C.I.I., Vice-President
A. R. Barnett, Chelmsford Centre
F. R. Bellamy, Vice-President
S. A. Bent, Watford Centre
J. H. Bishop, F.C.I.I., Leg. & Gen.
A. G. Boston, Phoenix
James Burdakin, F.C.I.I., A.C.I.S., Sun
Sir Joseph Burn, K.B.E., F.I.A., F.S.I.,
Vice-President
E. C. T. Carden, F.C.I.I., Alliance
H. J. Childs, F.C.I.I., Nat. Amal.
H. M. Christian, Croydon Centre
C. F. Dark, Vice-President
L. D'Elboux, Vice-President
Stanley L. Duff, C.B.E., F.C.I.I.,
Vice-President
Sir William Palin Elderton, C.B.E.,
F.I.A., F.F.A., Vice-President
E. B. Ferguson, F.C.I.I., Vice-
President
B. A. Glanville, J.P., Vice-President
C. E. Golding, LL.D., F.C.I.I., Vice-
President
David Heron, D.Sc., Vice-President

W. W. Howie, F.C.I.I., A.L.E.E.,
Norwich Union
Wm. A. Hurst, O.B.E., F.C.I.I.,
Vice-President
W. J. Jenkins, Vice-President
J. W. Lang, Vice-President
Henry Lesser, LL.B., F.C.I.I.
H. Lewis, F.C.I.I., Vice-President
F. L. Makepeace, M.A., F.I.A., F.C.I.I.,
Vice-President
A. J. W. Makins, Vice-President
H. A. McLuckie, Vice-President
H. S. Milligan, Vice-President
W. A. G. Mitson, F.C.I.I., Vice-Pres.
W. W. Otter-Barry, B.A., F.C.I.I.,
Vice-President
K. K. Peters, F.C.I.I., Vice-President
J. S. Pike, F.C.I.I., Nat. Amal.
Edwin Potts, O.B.E., B.Litt., F.C.I.I.,
Vice-President
L. B. Prestige, F.C.I.I., Vice-Pres.
J. F. Rayfield, Guildford Centre
H. E. Raynes, F.I.A., F.C.I.I., Vice-
President

C. D. Raynor, F.C.I.I., Vice-President
H. H. Redman, Vice-President
G. L. W. Richards, A.C.I.I., Vice-
President
Percy Rockliff, F.S.S., F.C.I.I., Vice-
President
Lieut-Col. R. W. Roylance, J.P.,
Vice-President
H. J. Sayer, F.C.I.I., Vice-President
G. J. Short, A.C.I.I., Vice-President
W. R. Stevenson, F.C.I.I.
F. H. C. Tallack, M.B.E., F.C.I.I.,
Vice-President
L. H. Tufnell, Vice-President
Norman M. Walker, F.C.I.I., Vice-
President
W. H. Walter, A.C.I.I., Vice-Pres.
G. Ewart Wilkins, F.C.I.I., A.C.I.S.,
Scottish Union & National
W. A. Workman, F.I.A., Vice-Pres.

IMMEDIATE PAST-PRESIDENT—A. G. Sweet, F.C.I.I., Guardian.

HON. TREASURER—W. I. Featherstonehaugh, Commercial Union Assurance.

HONORARY AUDITOR—The Rt. Hon. Lord Plender, G.B.E., F.C.A. (Messrs. Deloitte, Plender, Griffiths & Co.)

HONORARY SOLICITORS—Messrs. Dawes & Sons.

LIBRARY, LECTURE ROOMS & OFFICE—20, Aldermanbury, E.C.2.

LIBRARIAN—O. W. Pendleton, M.A., F.L.A.

SECRETARY—Victor Dover, F.C.I.I. Telephone : Metropolitan 6036 (Three lines)

Centre Committees :**Chelmsford Centre.**

A. R. Barnett, Gen. Acctd.
(Chairman)
F. R. Bowden, Nor. Union Life
(Deputy-Chairman)
D. A. Saltmarsh, Nor. Union Fire
(Immediate Past-Chairman)

P. C. R. Pertwee, Essex & Suffolk
(Hon. Treasurer)
Thomas Blyth, General Accident
(Hon. Secretary)
E. M. Wamsley, Motor Union
(Hon. Librarian)

R. A. J. Goslin, A.C.I.I., Comm. Un.
P. C. Hasler, Farmers' Union
M. F. Kelly, Cornhill
F. L. Lambert, F.C.I.I., Prov. Acctd.
J. Ellis Pilgrim, General Accident.
A. E. Suckling, Essex & Suffolk.

Croydon Centre.

H. M. Christian, N. B. & M.
(Chairman)
A. C. Searle, F.C.I.I., Sun
(Deputy-Chairman)
R. L. Hervey, A.C.I.I., Ocean
(Hon. Treasurer)
J. G. Williams, A.C.I.I., L. & L. & G.
(Hon. Secretary)

Miss N. G. Dixon, Railway Pass.
(Hon. Librarian)
K. P. Reed, Railway Passengers
(Hon. Sec. Secretary)
C. R. Caplen, Phoenix
S. T. Cockram, A.C.I.I., Ocean
P. Hodgson, Ex-Prudential
E. D. Kinnish, Friends' Prov. & Cen.

H. C. Lickford, A.C.I.I., Railway Pass
P. J. Nicholson, Royal
R. G. Pickings, Phoenix
K. P. Reed, Railway Passenger
S. J. Waterman, A.C.I.I., Ocean
A. C. Winter, A.C.I.I., Sun

Guildford Centre.

J. F. Rayfield, Prudential
(Chairman)
H. G. F. Northwood, A.C.I.I., Sun
(Deputy-Chairman)
A. F. Hoar, F.C.I.I., Phoenix
(Hon. Treasurer)

D. R. Milne, Northern (Hon. Sec.)
C. N. E. Hunt, Royal Exchange
(Hon. Librarian)

E. F. Mowatt, A.C.I.I., Railway Pass.
J. D. Titmus, Phoenix
K. R. Velde, A.C.I.I., Century
D. J. Watson, L. & L. & G.

Watford Centre.

Stanley A. Bent, F.C.I.I., Sun
(Chairman)
J. S. Oliver, A.C.I.I., County
(Deputy-Chairman)
R. E. E. Wright, A.C.I.I., Motor Union
(Immediate Past-Chairman)

L. E. Haines, A.C.I.I., F. H. Haines &
A. H. Ruhms, Prudential [Co., Ltd.
(Hon. Librarian)
W. W. G. Lendon, General Acctd.
(Hon. Secretary)
G. W. Capell, A.C.I.I., Sun
(Hon. Assistant Sec.)

F. Davidson, A.C.I.I., N. B. & M.
Miss F. M. Edgcomb, Motor Union
E. T. Pitcher, F.C.I.I., Prudential
A. R. Reynolds, F.C.I.I., Comm. Un.
L. Routledge, A.C.I.I., Phoenix

Founded	MANCHESTER INSURANCE INSTITUTE.	1873
	21, SPRING GARDENS, MANCHESTER. COUNCIL—1938-9 PRESIDENT—S. Barker, A.C.I.I., Union. DEPUTY-PRESIDENT—J. P. Jones, Co-operative. DEPUTY-PRESIDENTS—Cyril Clegg, F.I.A., Refuge; J. H. Griffiths, A.C.I.I., State; E. A. Hodgkinson, F.C.I.I., Northern; E. Weston, F.C.I.I., Alliance.	
	ELECTED MEMBERS:	
L. Baldwin, Scottish Un. & Nat.	J. R. Goughley, F.C.I.I., Phoenix	W. H. Muls, Royal Exchange
J. T. Buttery, Motor Union	W. Graham Heap (W. Graham Heap & Co.)	*F. W. D. Mottershead, F.C.I.I., Refuge
T. S. Chapman, F.C.I.I., London	W. Henry Hudson, Sun	P. W. Oseman, F.C.I.I., Ocean
T. S. Cocker, F.C.I.I., Car & General	*A. G. Lee, F.C.I.I., C.W.S., H.I.S.	W. H. Weeks, F.C.I.I., Car & General
L. P. Easton, A.C.I.I., Royal	E. W. Milburn, F.C.I.I., Yorkshire	A. Westcott, N. B. & M.
W. H. Gee, F.C.I.I., Warden		
	*Nominated by the National Insurance Committee. HON. TREASURER—T. C. Metcalf, A.C.I.I., Atlas. HON. LIBRARIAN—Wm. Penney, A.C.I.I., A.L.H.R.E., Assessor. HON. CLERK & JOURNAL—K. Bleloch, F.C.I.I., Alliance. HON. REGISTRAR FOR CLASSES—J. Muggleston, F.C.I.I., Cockshotts (Insurance Brokers) Ltd. HON. AUDITORS—J. H. Boot, A.C.I.I., Union; C. E. Forsyth, A.C.I.I., Phoenix. HON. SECRETARY—Alan B. White, A.C.I.I., Wm. Penney & Co., 21, Spring Gardens, Manchester.	

Founded	MIDDLESBROUGH INSURANCE INSTITUTE.	1922
	PRESIDENT—C. H. Shuttleworth, F.C.I.I., Royal London. T. F. Newnam, A.C.I.I., Norwich Un. R. H. Egddell, General Accident W. Robertson, Road T. & General	W. E. Tunnell, Fed. Emp. R. J. Hedley, Comm. Union. G. A. Clough, Iron Trades
*H. Donald, Scottish		
*N. W. Dumont, Union		
*N. Wilson (Dorman Long & Co.)		
	* Vice-President, Ex-officio Member of Council. HON. TREASURER AND LIBRARIAN—R. Hird, Fine Art. HON. SECRETARY—J. R. Stephenson, A.C.I.I., Confederation Life, c/o, 10, Albert Road, Middlesbrough.	

Founded	NEWCASTLE-UPON-TYNE INSURANCE INSTITUTE.	1896
	PRESIDENT—R. O. Gardner, Pearl. DEPUTY PRESIDENT—H. Gillies Wicks, J.P., F.C.I.I., Legal & General. PAST PRESIDENTS—H. J. Allan de Buriatte, F.C.I.I.; J. E. Bell, M.I.E.E.; H. P. Blunt, F.C.I.I.; D. C. Campbell; J. H. Chapman, F.C.I.I.; J. H. Colley, F.C.I.I.; A. Dent, F.C.I.I.; F. C. Mallett; J. Gordon Ogilvie, F.C.I.I.; F. W. Pantou, F.C.I.I.; C. Shutt, F.C.I.I.; J. S. Waterstone, F.C.I.I.; W. Watson, F.C.I.I.; T. Bonner, F.C.I.I.; C. Scott; H. S. Lane; E. Miller, F.C.I.I.; Trevor Whitaker; J. H. Eddison, A.C.I.I.; R. W. A. McDonald; O. B. Richardson; A. F. Beswick, F.C.I.I., Norwich Union.	
	VICE-PRESIDENTS—D. Crighton, London & Lancashire; John Grev, F.C.I.I., Royal; A. Morris, F.C.I.I.; H. A. Strachan, Commercial Union.	

	COUNCIL	
A. Carrick, Caledonian	J. R. Wright, F.C.I.I., Royal	S. Hall, British Law
E. Heron, F.C.I.I., Prudentia	W. S. Earl, A.C.I.I., Railway Pass.	H. Hayton, Guardian
J. Millar, late British Law	J. L. Hugginbotham, A.C.I.I., Sun Fire	Miss M. E. Wilson, Yorkshire
HON. TREASURER—John Gray, F.C.I.I., Royal.		HON. LIBRARIAN—C. L. McCormack, F.C.I.I., Royal.
HON. JOINT SECRETARIES—W. H. Grey, F.C.I.I., Phoenix Assurance Buildings, Collingwood Street, Newcastle-upon-Tyne, 1, and M. D. Dye, Friends' Provident Building, 10, Mosley Street, Newcastle-upon-Tyne, 1.		

	Carlisle Centre.	
	CHAIRMAN—F. Robinson, Provincial. DEPUTY CHAIRMAN—G. C. Bull, Atlas. COMMITTEE: F. W. Carruthers, F.C.I.I., Royal Exchange V. B. Nicholson, L. & L. & G. H. K. Pritchard, F.C.I.I., Lon. & Lan. Chas. Clarke, A.C.I.I., Eagle Star J. C. Duckitt, F.C.I.I., Royal J. Ryan, Scottish HON. TRFASURER—J. R. Scott, A.C.I.I., Royal. HON. LIBRARIAN—J. Clarke, General Accident. HON. SECRETARY—W. G. Tweddle, Norwich Union, 9, Victoria Place, Carlisle.	

Founded	NORTH LANCASHIRE INSURANCE INSTITUTE.	1921
	PRESIDENT—T. A. Thomas, A.C.I.I., Sun, Blackpool. VICE-PRESIDENTS—*†A. Joanes, F.C.I.I., Sun; *†R. Sugden, A.C.I.I., Caledonian; †P. Brien, Royal; †J. Green Phoenix; *†A. F. Fazackerley, Atlas; †C. J. Garratt, A.C.I.I., A.C.I.B., Broker; †S. N. Jackson, Royal; *† J. L. Jenkins, Liverpool & London & Globe; W. J. Willmoth, A.C.A., Scottish Life; Alderman T. Morton, J.P., Co-operative, G. D. Lant, Law Union.	

	COUNCIL:	
Miss E. Fazackerley, Atlas	H. C. Entract, A.C.I.I., Ocean	G. A. Lee, L. & L. & G.
S. C. Duncan, Provincial	J. Entwistle, A.C.I.I., Royal Liver	T. A. Thomas, A.C.I.I., Sun
S. N. Jackson, Royal	V. A. Guest, Yorkshire	D. S. Coates (E. T. Knagg & Son)
J. G. Kidd, Royal	A. F. Sudall, Palatine	and Representing Barrow-in-Furness
A. M. Richardson, Ocean	J. G. Hinchley, A.C.I.I., Refuge	Centre.
H. V. Jeans, A.C.I.I., Alliance	and Representing Blackpool Centre.	W. G. Ross, Broker
and Representing Blackburn Centre	E. L. Knagg, Broker	S. Baker, Atlas

	HON. TREASURER—*R. Bayndale, Royal, Preston. HON. LIBRARIAN—*W. G. Wareing, A.C.I.I., Royal, Preston. HON. AUDITOR—A. E. Willmoth, A.C.A. HON. EXAMINATION SECRETARY—Miss J. Brickell, Phoenix, 33, Winckley Square, Preston. Tel. 5307. HON. ASSISTANT SECRETARY—R. F. Rae, A.C.I.I., Commercial Union, 100, Fishergate, Preston—Phone 4126. HON. SECRETARY—*W. E. Mason, A.C.I.I., Royal, 9, Winckley Square, Preston—Phone 2813/4. * Ex-Officio Member of the Council. † Past President.	
--	---	--

Founded	Blackburn Centre.	1930
	CHAIRMAN—*H. C. Entract, A.C.I.I., Ocean. DEPUTY-CHAIRMAN—*V. A. Guest, Yorkshire. COMMITTEE: *J. Entwistle, A.C.I.I., Royal Liver A. Joanes, F.C.I.I., Sun J. L. Jenkins, L. & L. & G. *A. F. Sudall, Palatine HON. TREASURER—P. Blackledge, A.C.I.I., Refuge, Ainsworth Street, Blackburn. Tel. 4121/2/3. HON. LIBRARIAN—D. B. Driscoll, Royal. HON. AUDITORS—C. I. W. Ibbotson, Commercial Union; H. Southworth (R. P. Watson). HON. EXAMINATION SECRETARY—A. Smith, A.C.I.I., A.C.I.B. (J. Watson & Son, Ltd.), 6, Richmond Terrace, Blackburn. Tel. 6326. HON. SECRETARY—*J. G. Hinchley, A.C.I.I., Refuge, Ainsworth Street, Blackburn. Tel. 4121/2/3.	

(Continued on next page)

North Lancashire Insurance Institute—Continued

Founded **Blackpool Centre.** 1931
Officers—1938-39.
CHAIRMAN—*E. L. Knagg (Messrs. E. T. Knagg & Son, Brokers). **DEPUTY-CHAIRMAN—**A. J. Nida, Ocean.
COMMITTEE:
 *G. A. Lee, L. & L. & G.
 F. C. Dobson, L. & L. & G.
HON. TREASURER—W. H. Brindle, L. & L. & G., 1, Cedar Square, Blackpool. Tel. 3471.
HON. LIBRARIAN—J. Leslie, Commercial Union.
HON. AUDITORS—G. A. Freeman (Messrs. Wood & Craven, Brokers); J. B. R. Ellison, A.C.I.I., L. & L. & G.
HON. EXAMINATION SECRETARY—Miss J. Greenwood, A.C.I.I., Royal, 14, Cedar Square, Blackpool.
 Tel.: 1931.
HON. SECRETARY—*D. S. Coates (Messrs. E. T. Knagg & Son, Brokers), 58, Breck Road, Poulton-le-Fylde. Tel. 173.
Founded **Barrow-in-Furness Centre.** 1935
Officers—1938-39.
CHAIRMAN—*W. G. Ross, Broker. **DEPUTY-CHAIRMAN—**R. S. Kenrick, A.C.I.I., Refuge.
COMMITTEE:
 H. Falkous, A.C.I.I., Commercial Union
 W. H. Graham, Ocean
 A. D. Lamb, Eagle Star
 O. W. Partington, London & Lancashire
 Alderman T. Morton, J.P., Co-operative
 A. Bedford, Royal
 J. A. Willis, F.C.I.I., Sun
HON. TREASURER & LIBRARIAN—*S. Baker, Atlas, 2, Cavendish Street, Barrow-in-Furness. Tel.: 642
HON. AUDITORS—A. Bedford, Royal; W. R. Slee, Broker.
HON. EXAMINATION SECRETARY & HON. SECRETARY—J. R. Stubbs, Provincial, 22 Richmond Terrace,
 Barrow-in-Furness. Tel.: 141.
 * Member of the Council of the Institute of North Lancashire.

Founded **NORTHAMPTON INSURANCE INSTITUTE.** 1908
PRESIDENT—L. C. Dakin, Union.
DEPUTY PRESIDENT—H. W. E. Butcher, A.C.I.I., North British & Mercantile.
VICE-PRESIDENTS—G. H. Aitken, A.C.I.I., North British & Mercantile; A. G. Barrett, Royal; C. Barrett, Royal;
 A. J. Bennett, Royal; W. D. Chamberlain, Liverpool & London & Globe; W. S. Christside, Royal Exchange;
 E. N. Clulee, F.C.I.I., Norwich Union; R. S. Cockram, Eagle Star; H. Davies, Phoenix; J. H. C. Dawes, Liverpool
 & London & Globe; H. C. R. Gilman, F.C.I.I., Phoenix; H. R. Greening, F.C.I.I., Law Accident; G. T. Hill, Yorkshires
 G. H. Jackson, Liverpool & London & Globe; J. P. James, Atlas; J. W. Langley, F.C.I.I., Law Accident; W. A.
 Lawrence, A.C.I.I., London Assurance; G. O. Marsh, Warden; B. M. Molony, Commercial Union; J. R. M. McConnel;
 Atlas; H. R. Shipley, Sun; L. Skempton, A.C.I.I., Royal; H. Smith, F.C.I.I., Sun; J. Wilson, Beacon; E. A. Worm-
 leighton, F.C.I.I., Caledonian.
COUNCIL:
 R. B. Armit, Royal
 J. N. Foxon, Norwich Union
 T. P. James, British General
 A. G. Swan, A.C.I.I., L. & L. & G.
 E. F. Tomlin, A.C.I.I., Eagle Star
 W. E. Wright, Atlas
 D. H. Roper, F.C.I.I., Peterborough,
 National Deposit Friendly Soc.
 J. H. Maxwell, Peterborough, Royal.
HON. LIBRARIAN—W. A. Slark, A.C.I.I., Liverpool & London & Globe.
SOCIAL SECTION:
HON. SECRETARY—E. F. Tomlin, A.C.I.I., Eagle Star.
SPORTS SECTION:
HON. SECRETARY & TREASURER—P. Dent, F.C.I.I., Atlas.
INSURANCE CHARITIES COMMITTEE.
LOCAL HON. SECRETARY & TREASURER—C. A. Stow, Warden
HON. AUDITORS—R. O. C. Sharpe, Royal; A. G. Swan, A.C.I.I., Liverpool & London & Globe.
HON. TREASURER—W. J. O'Brien, A.C.I.I., Eagle Star, 3, Irish Street, Northampton.
HON. ASSISTANT SECRETARY—N. S. Jacklin, A.C.I.I., Liverpool & London & Globe
HON. SECRETARY—R. J. McConnell, Atlas, 2, Wood Hill, Northampton.
Peterborough Centre.
CHAIRMAN—D. H. Roper, F.C.I.I., National Deposit Friendly Society.
DEPUTY CHAIRMAN—J. H. Maxwell, Royal.
COMMITTEE:
 E. J. Harrison, Car & General
 G. T. Hill, Yorkshire
 E. A. W. Neal, A.C.I.I., Norwich Union
 W. Creevy, Prudential
HON. AUDITORS—C. G. Boyall, A.C.I.I., National Deposit Friendly Society; W. L. Bowyer, Prudential.
HON. LIBRARIAN—W. Tilling, F.C.I.I., Royal.
HON. TREASURER—S. H. Goodby, Liverpool & London & Globe, Long Causeway, Peterborough
HON. SECRETARY—S. C. Wood, Royal, 43, Priestgate, Peterborough.

Founded **NOTTINGHAM INSURANCE INSTITUTE.** 1898
PRESIDENT—W. H. Alder, F.C.I.I., A.C.I.S., Nottingham Insurance Committee.
VICE-PRESIDENTS—J. W. Ansell, F.C.I.I., Atlas; G. A. Anstey, F.C.I.I., Yorkshire; F. G. Bell, A.C.I.I., Prudential;
 R. T. Brooks, A.C.I.I., Royal; W. Brown, Guardian; T. Davison, F.C.I.I., County; H. C. Guttridge, Royal, Derby;
 *F. N. Hill, F.C.I.I., Norwich Union; *A. M. Jenkins, F.C.I.I., Car & General; A. Lyon, Norwich Union; A. J.
 McNeish, General Accident; H. J. MacKenzie, Commercial Union; F. H. Powell, Assessor; H. E. Quin, F.C.I.I.,
 Alliance; L. Skempton, A.C.I.I., Royal; *G. Sumner, Royal, Derby; E. Sykes, F.C.I.I., Royal, Lincoln; *C. A.
 White, L. & L. & G.
*** Also Members of Council.**
COUNCIL:
 L. G. Capes, A.C.I.I., Royal Exchange
 A. C. A. Chisholm, A.C.I.I., Alliance
 A. R. Davenport, A.C.I.I., National
 Deposit Friendly Society
 T. Davison, F.C.I.I., County
 A. E. Green, A.C.I.I., N.B. & M.
 J. B. Grinton, Ocean
 H. C. Guttridge, Royal, Derby
 J. K. Hill, F.C.I.I., Caledonian
 L. M. Rawnsley, F.C.I.I., Phoenix
 G. G. Weston, A.C.I.I., Nottingham
 & Midlands Counties Approved Soc.
REPRESENTING DERBY CENTRE—F. R. Allison, Alliance; G. W. Orton, Royal.
REPRESENTING LINCOLN CENTRE—G. H. Munro, F.C.I.I., Ocean; A. Abbott, L. & L. & G.
HON. TREASURER—II. B. Oldfield, Motor Union, Westminster Buildings, Theatre Square, Nottingham.
HON. LIBRARIAN—S. C. Hearn, A.C.I.I., Norwich Union.
HON. SECRETARIES—B. W. Bullamy, F.C.I.I., Norwich Union; W. T. Gordon, Caledonian Office—
 Norwich Union Offices, Friar Lane, Nottingham.
Derby Centre.
CHAIRMAN—F. R. Allison, Alliance.
HON. TREASURER—N. P. J. R. Ward, A.C.I.I., Fine Art & General. **HON. LIBRARIAN—**J. E. Hickling, Atlas.
HON. SECRETARY—G. W. Orton, Royal, Silver Street, Lincoln.
Lincoln Centre.
CHAIRMAN—A. Abbott, L. & L. & G.
HON. TREASURER—S. L. Myers, A.C.I.I., L. & L. & G. **HON. LIBRARIAN—**J. C. Churchill, A.C.I.I., Royal.
HON. SECRETARY—G. H. Munro, F.C.I.I., Ocean, St. Benedict Square, Lincoln.

Founded

NORWICH INSURANCE INSTITUTE.

1886

PRESIDENT—D. P. Fagan, Commercial Union.

DEPUTY-PRESIDENT—D. Weyer, F.I.A., Norwich Union Life.

VICE-PRESIDENTS—S. S. Andrews, General Accident; W. R. Bacon, Norwich Union Fire; A. E. Baines, National Farmers' Union; F. C. Botting, Norwich Union Fire; S. M. Bu-kin, Norwich Union Fire; J. A. Clymer, North British & Mercantile; J. W. Copeland, F.C.I.L., F.C.I.L., Norwich Health Insurance Committee; H. L. Giles, O.B.E., Alliance; *W. R. Hines, A.I.A., Norwich Union Life; F. C. Howard, Norwich Union Fire; *A. Jenkinson, A.C.I.L., Eagle Star; G. W. Millbank, National Employers' Mutual; C. E. Pattenden, National Provident Institution; *W. J. Rice, Norwich Union Fire; R. Y. Sketch, F.C.I.L., Phoenix; G. W. Stebbins, Royal; *C. S. Weston, F.C.I.L., Norwich Union Fire; *E. P. Williamson, J.P., F.C.I.L., Norwich Union Fire; *W. W. Williamson, F.I.A., Norwich Union Life; H. G. Wilton, F.I.A., Norwich Union Life; H. E. Witard, J.P., Co-operative.

* Vice-Presidents on Council.

COUNCIL:

G. W. Capon, A.I.A., Norwich Union Life
A. H. Cooley, A.C.I.L., Railway Passengers
T. W. O. Coleman, B.COM., F.C.I.L., Norwich Union Fire
A. E. Hardy, F.C.I.L., Norwich Union Fire
C. F. Hill, F.C.I.L., Norwich Union Fire
E. W. Holl, A.C.I.L., Norwich Union Fire, Kings Lynn Centre

G. C. Mallett, Co-operative, Kings Lynn Centre
W. E. McLaren, A.C.I.L., Pearl
W. W. Morritt, F.C.I.L., A.L.A.A., Eagle Star
W. R. Scoggins, Norwich Union Fire
F. G. Smith, F.C.I.L., Alliance
T. S. Wiltcher, A.C.I.L., National Farmers' Union
J. H. Wood, General Accident

HON. TREASURER—C. F. Page, M.C., Norwich Union Fire

HON. LIBRARIAN—P. Flood, A.C.I.L., Norwich Union Fire

HON. AUDITORS—B. Grimbale, A.C.I.L., Norwich Union Fire; L. B. Miller

HON. ASSISTANT SECRETARY—W. E. Spaul, A.C.I.L., Norwich Union Fire.

HON. SECRETARY—F. L. Garnham, Norwich Union Fire, 9, Surrey Street, Norwich

Kings Lynn Centre.

CHAIRMAN—*G. C. Mallett, Co-operative Insurance Co.

DEPUTY CHAIRMAN—E. G. Askew, A.C.I.L., Norwich Union Fire.

COMMITTEE:

G. A. Coulton, Northern
A. T. Dawson, Eagle Star
A. C. Guyton, General Accident

H. Nicholson, Liverpool Victoria
S. G. Randall, Pearl

H. W. Roalfe, A.C.I.L., North British
B. C. Williams, Ocean

HON. TREASURER—G. M. Herbert-Smith, Car & General.

HON. LIBRARIAN—K. B. Hubbard, Sun Insurance Office.

HON. SECRETARY—*E. W. Holl, A.C.I.L., Norwich Union Fire.

*Members of Norwich Council.

Founded

PERTH INSURANCE INSTITUTE.

1911

HON. PRESIDENT—Sir F. Norie-Miller, Bt., J.P.

VICE-PRESIDENTS—S. Archbold; A. S. Calder, F.C.I.L.; F. Nemes Crocker; Patrick C. Hunter, A.C.I.L.; S. Norie-Miller, M.C., J.P., M.A.; W. Harold Parsons; G. Scott-Pearse; A. H. Young; W. A. Gallie, F.C.I.L.; R. H. Irvine, F.C.I.L.; J. Rodger, A.C.I.L., W. Paton, A.C.I.L.

COUNCIL:

Miss M. D. Morgan, Gen. Acctd.
A. Campbell, A.C.I.L., Gen. Acctd.

J. Grant, A.C.I.L., Gen. Acctd.
D. Howe, Gen. Acctd.

J. M. Brown, A.C.I.L., Gen. Acctd.
G. Kellock, A.C.I.L., Gen. Acctd.
W. S. Pethers, A.C.I.L., Gen. Acctd.

HON. TREAS.—W. Mitchell, General Buildings, Perth.

HON. LIB.—W. Stirling, General Buildings, Perth.

AUDITORS—H. C. Mathieson, F.F.A., and D. S. Niven, General Buildings, Perth.

HON. SECRETARY—Walter S. Broome, General Buildings, Perth, Scotland.

Established

PLYMOUTH INSURANCE INSTITUTE.

1921

PRESIDENT—A. C. Curnow, Ocean.

VICE-PRESIDENTS—E. J. Rundle, General Accident; C. M. Atkins, London & Lancs.; W. Mills, Gresham;
H. L. Pryor, Royal Exchange.

PAST-PRESIDENTS—A. H. Clemens, Phoenix; S. R. H. Ghey, L. & L. & G.; Morant Parry, F.C.I.L., Royal; P. H. Smith, A.C.I.L., N.B. & M.; J. H. Luxton, Royal Exchange, L. M. Tyrrell, Car & General; W. H. Newman, Phoenix; A. E. Mugford, Royal; H. B. Dibben, Commercial Union; F. Williams, Norwich Union; H. C. Crosby, L. & L. & G.; J. E. Lewis, Royal; R. K. Saul, F.C.I.L., Norwich Union; G. W. Burrow, A.C.I.L., Sun; J. A. Venn, Norwich Union; W. Mills, Gresham; H. L. Pryor, Royal Exchange.

COUNCIL:

H. Wright, L. L. & G.
F. G. Hore, A.C.I.L., Sun
A. E. Mugford, Royal

R. J. C. Crocombe, Phoenix
F. H. Bullen, Norwich Union
A. C. Thomson, A.C.I.L., Phoenix

M. G. Taylor, Royal
A. C. Gliddon, A.C.I.L., L. & L. & G.
E. E. Ramm, F.C.I.L., Norwich Un.
G. A. Wherry, A.C.I.L., Norwich Un.

HON. TREASURER—S. Fogwill, Eagle Star, 6, Athenaeum Terrace, Plymouth.

HON. LIBRARIAN—L. W. Hole, Phoenix.

HON. AUDITORS—J. Hughes, General Accident; A. J. Greenfield, A.C.I.L., General Accident.

HON. SECRETARY—D. T. Annear, A.C.I.L., Sun, Sun Buildings, Bedford Street, Plymouth.

Founded

PORTSMOUTH INSURANCE INSTITUTE.

1923

PRESIDENT—E. A. Binney, Royal.

DEPUTY PRESIDENT—S. W. Scudamore, A.C.I.L., Commercial Union.

PAST PRESIDENTS—C. S. Lear, A.C.I.L., Phoenix; R. D. Heppenstall, Northern.

VICE-PRESIDENTS—E. L. Dashwood, A.C.I.L., Pearl; D. M. Fawsitt, Royal Liver; F. C. Jarret, North British; W. E. Jewell, General Accident; *A. E. Knight, Atlas; *J. E. Macdonald, London & Scottish; T. S. Mellanby, Eagle Star; *R. A. Moss, Union; F. J. R. Needham, Liverpool & London & Globe; *F. A. Orritt, Motor Union; F. S. Salter, London & Lancs.; H. C. Sawyer, F.C.I.L., Portsmouth Ins. Committee; C. E. Smith, Century; *C. Tilley, F.C.I.L., Alliance.

* Denotes serving on the Council.

COUNCIL:

E. G. Bell, A.C.I.L., General Accident
A. B. Hawkins, Royal Exchange
G. E. Holmes, Motor Union
W. R. Hughes, L. & L. & G.

C. L. Dutton, Ocean Accident
H. V. Rayner, Northern
A. B. Rowland, Car & General

HON. REGISTRAR FOR EXAMINATIONS—D. M. Fawsitt, Royal Liver.

HON. LIBRARIAN—Miss A. B. Miller, Eagle Star.

HON. SECRETARY FOR ORPHANAGE—R. A. Moss, Union.

HON. AUDITORS—H. F. Banting, General Accident, G. H. Bendell, Atlas.

HON. TREASURER—J. M. Bowick, Royal.

HON. SECRETARY—J. G. Slight, General Accident, 14, Kings Terrace, Southsea.

Founded

READING INSURANCE INSTITUTE.

1920

PRESIDENT—A. E. Woodcock, A.C.I.I., Atlas.
DEPUTY PRESIDENT—C. H. W. Ridge, Provident Accident and White Cross.

COUNCIL:

W. G. Blair, F.C.I.I. (Reading Ins. Committee)	G. W. W. Greaves, Eagle Star	H. W. Rushmere, Scottish Equitable
W. Dent, F.C.I.I., Union	C. Harvey, A.C.I.I., General Acctd.	A. C. Self, F.C.I.I., Accies & Genl.
W. I. Fraser, A.C.I.I., Atlas	H. J. B. Humby, Atlas	W. Geo. Warwick, Sun Insurance
F. C. Gibaud, F.S.I., (Cunningham & Gibaud)	C. J. Lund, Commercial Union	
	W. F. Pettit, Road Transport	

HON. TREASURER—G. A. Eastwood, F.C.I.I., Eagle Star.
ASSISTANT HON. TREASURER—C. D. Charles, National Boiler.
HON. LIBRARIAN—H. E. Hollay, London and Lancashire.

HON. ASSISTANT SECRETARY—A. W. Crowther, Royal Exchange.
HON. SECRETARY—J. B. Kellar, F.C.I.I., Royal Exchange, 28, Market Place, Reading.

Oxford Centre.

CHAIRMAN—J. T. Ryding, Union. VICE-CHAIRMAN—H. G. Wilkinson, General Accident.
COMMITTEE.

J. E. Farrar, A.C.I.I., Sun Ins.	W. S. Knight, Royal	G. A. Toms, Road Transport
G. C. W. Glossop, Alliance	Miss M. W. Ray, Royal	

HON. TREASURER—O. Morgan Owen, Alliance.
HON. LIBRARIAN—D. W. Jones, Alliance.
HON. ASSISTANT SECRETARY—F. W. Wickison, A.C.I.I., General Accident.
HON. SECRETARY—G. E. Larkman, Royal, 37, Cornmarket Street, Oxford.

Founded

SHEFFIELD INSURANCE INSTITUTE.

1912

PRESIDENT—H. Victor Mole, F.C.I.I., Alliance.
PRESIDENT-ELECT—H. F. Rothwell, Royal Exchange.

VICE-PRESIDENTS—J. Victor Bibby, D.S.O., F.C.I.I., Alliance; R. G. Black, Alliance; F. Bellinger, F.C.I.I., Friends' Provident; W. P. Haslegrave, F.C.I.I., Alliance; E. Hannath, F.C.I.I., Commercial Union; F. M. Hughes, M.C., Royal; G. F. Johnson, Assessor; G. Leonard, Employers' Liability; P. W. Metcalfe, Car & General; W. A. Mills, Royal; G. M. Moore, North British; W. O'Neill, London & Lancashire; J. P. Norris, Yorkshire; G. E. Scott, A.C.I.I., Ocean; T. M. Wilson, A.C.I.I., Friends' Provident; R. G. Woodward, F.C.I.I., Weston & Ramsden.

COUNCIL:

W. R. Brear, A.C.I.I., British General	W. P. Haslegrave, F.C.I.I., Alliance	A. Laing, Sun Fire
A. Bretherick, Car & General	R. Hill, A.C.I.I., L. & L. & G.	S. Watkinson, A.C.I.I., Com. Un.
N. E. Dixon, British Law	S. Kenyon, A.C.I.I., Railway Pass.	

HON. AUDITORS—L. O. Kitchingman, Atlas; A. N. Scott, Norwich Union.
HON. TREASURER—W. F. Keeton, Railway Passengers. HON. LIBRARIAN—G. F. Johnson, Assessor.
HON. SECRETARY—H. S. Murfin, Alliance, 35, George Street, Sheffield, 1.

SOUTHAMPTON INSURANCE INSTITUTE.

126, ABOVE BAR, SOUTHAMPTON

PRESIDENT—H. G. Bennett, A.C.I.I., Car & General.

VICE-PRESIDENTS—Stanley Atwill, Phoenix; A. D. Aucott, British Law; Alan Brown, Royal; N. F. Brittan, Royal Exchange; H. B. Churchill, Sun Life of Canada; J. W. B. Cowlin, A.C.I.S., Atlas; C. Wellesley Davis, Royal Exchange; E. N. Emmerson, Union; R. T. Field, Commercial Union; W. D. Le Good, Norwich Union; F. G. Haycraft, Ocean; R. J. Lemon, Phoenix; R. G. W. Martin, Sun Fire; W. S. Mathews, L. & L. & G.; H. L. Potter, Sun Fire; A. W. G. Pritchard, Eagle Star; F. W. Roe, F.C.I.I., Provident Accident & White Cross; S. A. Sillitoe, A.C.I.I., Ocean; T. W. Spiller, Law Accident; B. G. Spilling, Norwich Union; G. E. Stewart, F.C.I.I., Alliance; E. T. Thorpe, General Accident.

HON. VICE-PRESIDENT—Arthur J. Hicks, F.I.A., Phoenix.

COUNCIL:

G. A. Alexander, A.C.I.I., Union	C. Wellesley Davies, Royal Ex.	F. W. Roe, A.C.I.I., Prov. Acctd.
A. R. Allen, Northern	A. C. Death, A.C.I.I., Union	T. W. Spiller, Law & Acctd.
A. W. Andrews, Royal	E. N. Emmerson, Union	S. A. Sillitoe, A.C.I.I., Ocean
N. H. Bloxham, Royal Exchange	R. G. W. Martin, Sun Fire	B. G. Spilling, Norwich Union
N. F. Brittan, Royal Exchange	W. S. Mathews, L. & L. & G.	E. T. Thorpe, General Accident
H. B. Churchill, Sun Life of Canada	W. Richardson, A.C.I.I., Royal	R. H. Tomalin, L. & L. & G.
	H. L. Potter, Sun Fire	

HON. TREASURER—N. F. Brittan, Royal Exchange, 83, Above Bar.

HON. LIBRARIAN—T. W. Spiller, Law Accident, 47, London Road.

HON. AUDITORS—E. S. Lucas, General Accident and A. E. Williams, General Accident.

HON. REGISTRAR FOR CLASSES AND EXAMS—A. W. C. Purdie, A.C.I.I., Provincial Insurance Co., Ltd., London Rd., Southampton.

HON. ASSISTANT SECRETARY—L. Broadbent, Atlas.

HON. SECRETARY—J. W. B. Cowlin, A.C.I.S., Atlas, 126, Above Bar, Southampton.

Bournemouth Centre.

CHAIRMAN—A. R. Allen, Northern.

VICE-CHAIRMAN—A. W. Andrews, Royal.

COMMITTEE:

Howard Bennett, Royal	H. L. Potter, Sun	R. H. H. Smith, A.C.I.I., Brit. Gen.
C. A. Peachey, Phoenix	B. G. Spilling, Norwich Union	

HON. TREASURER—B. W. Vowles, Motor Union.

HON. REGISTRAR FOR CLASSES AND EXAMS—W. F. Boston, F.C.I.I., Norwich Union.

HON. LIBRARIAN—W. F. Boston, F.C.I.I., Norwich Union.

HON. AUDITORS—R. A. Ledingham, Alliance and C. T. Golesworthy, Atlas.

HON. SECRETARY—W. Richardson, A.C.I.I., Royal Insurance Co., Ltd., 45/7, Old Christchurch Road, Bournemouth.

Salisbury Centre.

CHAIRMAN—N. H. Bloxham, Royal Exchange. VICE-CHAIRMAN—P. T. Grammer, General Accident.

COMMITTEE:

R. T. Field, Commercial Union	W. A. Neale, Universal	C. V. Sherlock, Phoenix
R. J. Lemon, Phoenix		

HON. TREASURER—A. G. Garrett, Northern. HON. LIBRARIAN—R. H. Tomalin, L. & L. & G.
HON. AUDITORS—F. C. Barnes, A.C.I.I., L. & L. & G. and F. J. Long, General Accident.
HON. REGISTRAR FOR CLASSES AND EXAMS—F. C. Barnes, A.C.I.I., L. & L. & G.
ASSISTANT HON. SECRETARY—F. J. Long, General Accident.
HON. SECRETARY—W. S. Mathews, L. & L. & G., 21, Queen Street, Salisbury.

Founded

STOKE-ON-TRENT INSURANCE INSTITUTE.

1909

PRESIDENT—J. A. Carr, A.C.I.I., Atlas.

COUNCIL:

R. J. P. Brown, Alliance
G. Jenkins, Friends' Prov. & Century
HON. AUDITORS—G. B. Evans, Scottish Union & National, and W. L. Chadwick, Commercial Union.
HON. TREASURER—C. Coldough, Ocean.
HON. LIBRARIAN—Miss D. Cyples, Commercial Union.
HON. EXAMINATION SECRETARY—W. H. Stevens, A.C.I.I., Royal.
HON. SECRETARY—R. G. Crook, Legal & General, 22, Hugo Street, Leek, Staffs.

Founded

SWANSEA INSURANCE INSTITUTE.

1913

PRESIDENT—W. Milton, F.C.I.I., Sun Insurance Office.

PAST PRESIDENT—A. E. James, Eagle Star.

DEPUTY PRESIDENT—W. W. Bullock, F.C.I.I., County Fire

VICE-PRESIDENTS—A. E. James, Eagle Star;

R. H. Lewis, Royal; G. H. Clifford, F.C.I.I., Royal; E. R. Ford, Ocean.

COUNCIL MEMBERS:

C. B. W. Hieatt, British General
H. Tracey Greaves, Alliance
J. Telfer-Grieve, Commercial Union
A. E. Davies, Royal
J. Hinwood, London Assurance
Leonard Evans, Guardian
G. R. Rees, Royal Exchange
HON. LIBRARIAN—G. H. Clifford, F.C.I.I., Royal.
HON. TREASURER—G. H. Ridd, Atlas.
HON. AUDITORS—W. J. Bankroft, C.A., G. H. Clifford, F.C.I.I.
HON. EXAMINATION SECRETARY—G. H. Clifford, F.C.I.I., Royal.
HON. ASSISTANT SECRETARY—D. Maull, Sun Fire Office.
HON. GENERAL SECRETARY—C. G. Philipps, A.C.I.I., Prudential, Castle Street, Swansea.

Founded

YORKSHIRE INSURANCE INSTITUTE.

1888

INSTITUTE ROOM—No. 69, PRUDENTIAL BUILDINGS, PARK ROW, LEEDS.

PRESIDENT—Sir A. Ernest Bain, K.B.E., LL.D., J.P., F.C.I.B. (A. W. Bain & Sons, Ltd.).

DEPUTY-PRESIDENT—Geo. Potter, A.C.I.I., Sun Fire.

VICE-PRESIDENTS—*C. V. Alder, Prudential; F. J. Allen, F.C.I.I.; *A. Davies, F.C.I.I., Guardian; *H. C. Gientell, F.C.I.I., Commercial Union; J. Hahnel, Scottish Union & National; *A. Harrower, F.F.A., Yorkshire, York; B. Humphrey, O.B.E.; *E. T. Mills, Assessor, P. S. Raper, F.C.I.I., F.C.I.S., N.B. & M.; Walter Riley; *H. Routin, F.C.I.I., Eagle; *Ernest Self, F.C.I.I., Norwich Union Fire; *E. G. Spater, F.C.I.I., Eagle; C. M. Tate; W. Webb, F.C.I.I., J. W. Wootton; *Henry Wortley, County.

*Serving on Council.

COUNCIL

J. C. Ambler, F.C.I.I., Eagle
F. W. Atcheson, Yorkshire
B. Horner, London & Lancashire
H. Leighton, F.C.I.I., F.C.I.B.,
(A. W. Bain & Sons, Ltd.)
T. E. Mason, A.C.I.I. (F. Sugden & Co.)
L. H. Meears, A.C.I.B. (A. W. Bain & Sons, Ltd.)
E. H. Pyett, N. B. & M.
T. W. Swales, F.C.I.I., Atlas
W. W. Varney, Ocean

HON. LIBRARIANS—E. T. Mills and R. A. Gore (Assessors).

HON. TREASURER—F. Spence, London & Lancashire.

HON. AUDITORS—C. R. Riley and C. N. Thompson, Yorkshire.

HON. EDUCATION SECRETARY—W. H. Kemp, Federated Employers.

HON. SOCIAL SECRETARY—Leslie Holdom, Employers' Liability.

HON. SEC. REPRESENTATIVE COMMITTEE—M. R. Conway, Provincial.

HON. SECS. DEBATING CIRCLE { W. B. Brown, A.C.I.I. (A. R. Jones, Ltd.)

{ F. O. Butler-Fleming (A. W. Bain & Sons, Ltd.)

HON. SEC. NATIONAL INSURANCE COMMITTEE—C. Birch, A.C.I.I., Leeds Insurance Committee.

HON. SECRETARY, LADIES' COMMITTEE—Miss D. Danks, Northern.

ASSISTANT HON. SECRETARY—R. E. Ingle, F.C.I.I., County.

JOINT HON. SECRETARIES { J. W. C. Gray, F.C.I.I. (C. C. Douy & Sons, Ltd.), 20, Park Row, Leeds.

{ H. R. Fisher, Phoenix, South Parade, Leeds.

York Local Centre.

CHAIRMAN—A. Harrower, F.F.A., Yorkshire. HON. SECRETARIES—G. L. Green, F.C.I.I. and A. G. Bellwood, A.C.I.I., Yorkshire, York.

Doncaster Local Centre.

CHAIRMAN—F. Chambers, F.C.I.I., Eagle. HON. SEC.—F. R. Spencer, 44, Tickhill Road, Doncaster.

Founded

INCORPORATED AUSTRALIAN INSURANCE INSTITUTE.

1919

PRESIDENT—F. W. Walton, A.A.I.I., South British, Sydney.

VICE-PRESIDENTS—A. D. Book, F.A.I.I., Royal, Melbourne; W. J. Hiatt, F.A.I.I., Victoria, Adelaide; E. Menmuir, Club Motor Agency, Perth; A. W. Sneddon, F.I.A., F.A.I.I., A.M.P. Society, Sydney.

SECRETARY OF EXAMINERS COMMITTEE—P. D. Touzel, F.A.I.I., A.I.A., A.M.P. Society, Melbourne.

TREASURER—J. J. Lohan, A.I.A., National Mutual Life, Melbourne.

SECRETARY OF PUBLICATIONS COMMITTEE—L. S. Polden, F.I.A., Mutual Life and Citizens', Sydney.

ELECTED MEMBERS OF COUNCIL.

M. C. Alder, A.A.I.I., Mutual Life and Citizens', Sydney
V. O. Burchell, A.A.I.I., L.I.C.A., Un. of Canton, Adelaide
J. H. Cannan, I.O.A., Sydney
W. J. Cooksey, A.A.I.I., Australian Met. Life, Sydney
F. W. Cornell, A.C.I.I., London & Lancashire, Melbourne
C. H. Curlewis, F.A.I.I., Victoria, Perth
F. R. H. Douglas, A.A.I.I., Economic, Sydney
R. McKenna, Mutual Life, Perth
H. J. Maynard, F.A.I.I., Mutual Life & Citizens', Mel.
W. C. Moyle, F.A.I.I., Co-operative, Melbourne
C. F. W. Oakley, A.A.I.I., Union, Melbourne
L. I. Skelton, I.A.I.I., Royal Exchange, Sydney
J. M. Smith, Commercial Union, Adelaide

NOMINATED MEMBERS OF COUNCIL:

FIRE BRANCH—W. K. Fethers, F.A.I.I., Royal Insurance, Melbourne; R. L. Swan, Phoenix Assurance Sydney.
LIFE BRANCH—C. B. Hearn, A.A.I.I., Colonial Mutual Life, Melbourne; C. F. Warren, F.I.A., Prudential, Sydney.
ACCIDENT BRANCH—J. J. Haverly, Victoria, Melbourne; H. V. Reynolds, London & Lancashire, Sydney.
MARINE BRANCH—N. R. Mackintosh, Sun, Melbourne; A. W. H. Padfield, F.A.I.I., Union Marine, Sydney.
SECRETARY—E. E. Vines, F.C.I.S., F.A.I.S., 60, Market Street, Melbourne.

Established

CAPE OF GOOD HOPE INSURANCE INSTITUTE.

1899

PRESIDENT—Dr. J. Dommissie, PH D., F.F.A., S.A. Mutual.

VICE-PRESIDENT—C. B. M. Abbott, Employers' Liability.

COUNCIL:

W. V. Evans, Commercial Union
J. S. Gillespie, Colonial Mutual
T. Hart-Davies, London & Lancashire
S. H. Cullis, North British
R. W. Pearce, Eagle Star
J. Day, Royal
F. Powell, F.I.A., Southern Life
J. D. Wares, Colonial Mutual
H. E. Sneath, S.A. Mutual
R. W. W. Arnold, Norwich Union Life

HON. SECRETARIES & TREASURERS—R. G. Normau, F.C.I.I., and H. B. Witter, P.O. Box 486, Cape Town.
Telephone No. 2-6114.

Founded

INSURANCE INSTITUTE OF SOUTH AUSTRALIA.

1911

Royal Insurance Building, Grenfell Street, Adelaide.

PRESIDENT—V. O. Burchell, A.A.I.L., L.I.C.A., Union of Canton.

VICE-PRESIDENT—V. E. Roach, A.A.I.L., A.I.C.A., A.M.P. Society.

COMMITTEE:

V. Roy Weston, London & Lancashire

W. N. Riley, National of N. Zealand.

K. T. Jenkinson, A.A.I.L., North British & Mercantile.

HON. AUDITOR—C. W. Wiltshire, A.A.I.L., L.I.C.A., A.M.P. Society.

HON. LIBRARIAN—A. G. Miller, Fire & Accident Underwriters.

HON. SECRETARY-TREASURER—V. E. Tierney, Fire & Accident Underwriters.

Founded

NEW SOUTH WALES INSURANCE INSTITUTE.

1884

PRESIDENT—A. C. Maitland, Mercantile Mutual.

VICE-PRESIDENT—F. W. Walton, South British.

PAST-PRESIDENT—J. H. Cannan, I.O.A., Ltd.

COMMITTEE:

W. A. Evans, Western

H. Lee, London & Lancashire

L. C. Forwood, Co-operative

J. M. Martin, National Mutual

B. L. Gosper, L. & L. & G.

J. M. Moore, Timber Trade Accident

F. F. Innes, A.M.P. Society

L. A. Scoglund, Employers' Liability

HON. LIBRARIAN—Stanley Fox, Fire & Accident Underwriters Association

HON. AUDITOR—D. A. Douglas, A.C.A., Aust.

SECRETARY-TREASURER—H. H. Willis, Royal Exchange Assurance, 77, Pitt Street, Sydney.

Founded

TORONTO INSURANCE INSTITUTE.

1899

HON. PRESIDENT—W. R. Houghton, London & Lancashire.

PRESIDENT—J. H. Riddell, Eagle Star.

VICE-PRESIDENT—F. S. McDermott, Liverpool & London & Globe Ins. Co.

CONVENOR OF DEBATING CLUB—Colin E. Sword, Union Insurance Society of Canton.

COUNCIL FOR 1937-1938 SESSION.

The Past Presidents, and

J. B. Alexander, Canadian Surety Co.

H. A. Joselin, New York Underwriters Ins. Co.

J. S. P. Armstrong, Dominion of Canada General Ins. Co.

R. H. Leckey, Aetna Fire Insurance Company.

B. W. Ballard, Hartford Fire Insurance Co.

Samuel McAdam, McAdam & Wagstaff.

Wm. H. Burgess, Secretary-Treasurer

F. S. McDermott, Liverpool & London & Globe Ins. Co.

W. H. Buscombe, Shaw & Begg, Ltd.

E. J. Moldon, Dominion Fire Insurance Co.

John Fanning, Employers' Liability Assce. Corp.

J. H. Riddell, Eagle Star Insurance Co.

A. C. B. Hall, Ocean Accident & Guarantee Corp.

Colin E. Sword, Union Insurance Society of Canton

W. R. Houghton, London & Lancashire Insurance Co.

Kenneth Thom, Western Assurance Co.

SECRETARY AND TREASURER—William H. Burgess, 86, Adelaide St., East.

TRANSVAAL INSURANCE INSTITUTE.

SESSION 1938.

PRESIDENT—W. A. Brown, F.C.I.L., Northern.

VICE-PRESIDENT—W. Lythgoe, Pearl.

COUNCIL:

W. F. Buchanan, F.C.I.L., L. & L. & G.

F. V. Fairbrass, Sun Life of Canada

G. W. Poole, Western

S. R. Burton, Pearl

H. H. Goodman, F.C.I.L., Prudential

A. Reeve, F.C.I.L., Prudential

W. J. Cullen, N. B. & M.

G. C. Hobson, London & Lancashire

F. C. Robinson, S.A. Fire & Accident

S. T. Daniel, A.C.I.S., African Life

HON. AUDITOR—R. Hemphill, C.A., Yorkshire.

HON. TREASURER—C. P. Coles, A.C.I.S., London and Lancashire.

HON. SECRETARY—L. J. Southey, F.S.A., (S.A.) Insurance Associations, Box 793 Johannesburg
Telephone 33-8607.

Founded

VICTORIA INSURANCE INSTITUTE.

1884

60, MARKET STREET, MELBOURNE.

PRESIDENT—J. J. Lohan, A.I.A., National Mutual Life.

VICE-PRESIDENT—L. Pryde, Union.

COMMITTEE:

A. H. Johns, F.A.I.L., Colonial Mutual Life

F. Meldrum, A.A.I.L., Royal

J. E. Morten, Sun

J. A. McKie, Mercantile Mutual

R. St. John, A.A.I.L., Gresham

G. B. Cairnes, Union of Canton

EX-OFFICIO MEMBERS:

W. H. Turner, A.A.I.L., Norwich Union; F. W. Cornell, A.C.I.L., London & Lancashire.

SECRETARY & TREASURER—E. E. Vines, F.C.I.S., F.A.I.S., 60, Market Street, Melbourne.

WESTERN AUSTRALIA INSURANCE INSTITUTE.

Established 1911.

PRESIDENT—E. Menmuir, Club Motor Agency.

VICE-PRESIDENT—R. McKenna, Mutual Life.

PAST-PRESIDENT—P. C. Munro, South British.

COMMITTEE:

C. H. Curlewis, F.A.I.L., Victoria

R. Gammon, Queensland

D. O. Edgar, F.A.I.L., Royal

G. P. Pascoe, British Traders

AUDITOR—G. W. Jenkins, A.A.I.L., New Zealand.

HON. TREASURER AND LIBRARIAN—J. E. Ashby (F. & A.U.A.).

HON. SECRETARY—A. D. Cooper, F.U.A., 12, Howard Street, Perth.

THE INSURANCE ORPHANAGE.

Incorporated July, 1902, under the Companies' Acts, 1862 to 1900. The liability of each member is limited to 5s. The objects for which the Institution is established are:—To assist to maintain and educate children of deceased or incapacitated officers or clerks of Insurance Companies in the United Kingdom. The benefits are reserved exclusively for the orphan children of members. The qualification for membership is an annual subscription of at least 5s. which may be subject to an Entrance Fee payable by new members over the age of 20, and varying from 5s. to 30s., according to length of service in the Insurance profession; or a life subscription of at least £3 3s. (free of Entrance Fee.)

At 31st March, 1937, 204 children were being maintained and educated through the medium of the Orphanage.

VICE-PRESIDENTS.

J. J. Atkinson, Warreahurst, Blundellsands, Liverpool; Sir Joseph Burn, K.B.E., General Manager, Prudential, London; W. E. Gray, Bickley, Kent. Charles Hendry, Director, London & Lancashire, London; Francis Alex Johnston, Chairman, Atlas; Richard T. Jones, Pembury End, Tunbridge Wells; M. Mackenzie Lees, Norwich; Herbert Lewis, Vice-Chairman, Commercial Union, London; Oswald Cecil Magnia, 3, Tiney Street, Park Lane, W.1; Robert McConnell, President, Insurance Officials' Society, London; J. G. Nicol, J.P., Late Scottish Union & Nat., Edinburgh; Sir Francis Norie-Miller, Bart., J.P., Chairman & Managing Director, General Accident, Perth; A. J. Rulton, C.B.E., Wimbledon; Geo. W. Reynolds, Director, Guardian, London; Sir P. W. P. Rutter, Governor & Chairman, London & Lancashire; W. Chrichton Slagg, late F.O.C., London; P. Y. Smith, late Ocean, London; H. E. Wilson, Bude, Cornwall.

GENERAL COMMITTEE:

PRESIDENT—E. F. Williamson, J.P., Norwich Union Fire, Norwich.
DEPUTY-PRESIDENT—W. A. Workman, Legal & General, London.

H. H. Austin, Pearl
J. G. Baker, British Insurance Association
J. E. Bell, late North British & Mercantile
S. A. Bennett, Eagle Star
F. J. Cameron, Caledonian
W. Langton Cavers, Ocean Accident
R. C. Cole, Norwich Union Fire
Sir W. Palin Elderton, C.B.E., Equitable Life
C. H. Falloon, Atlas
S. W. Gladwell, J.P., Iron Trades Employers'
H. J. Greening, Beacon
A. J. Hicks, late Phoenix
H. E. Holloy, London & Lancs.
A. Levine, Alliance
H. E. W. Lutt, Northern
A. MacDonald, Royal Exchange
H. A. McLuckie, Union
H. S. Milligan, North British & Mercantile
S. Morton, Gresham Fire
W. W. Otter-Barry, Sun Insurance Office
F. W. Panton, late Norwich Union Fire

J. M. Peate, Atlas
W. Penman, Atlas (Hon. Treasurer)
W. Penney
W. T. Perry, Ocean
K. K. Peters, Northern
G. Potter, Sun Insurance
Miss D. Rulton, Alliance
A. S. Rogers, London & Lancashire
J. W. W. Rollason, British General
A. H. Rowell, Clerical, Medical & General
H. J. Sayer, Pearl
T. H. Shellard, Atlas
J. Dyer Simpson, Royal & Liverpool & London & Globe
R. Y. Sketch, Phoenix
A. G. Sweet, Guardian
Victor Thomson, Licenses & General
Norman M. Walker, British General
R. B. Wharrie, Ocean
Miss O. M. White, Late Liverpool & London & Globe
G. H. Whiteman, London Salvage Corps.

SOLICITORS—Gard, Lyell & Co., Leith House, 47, Gresham Street, E.C.2.

BANKERS—Westminster Bank, 7, Cannon Street, E.C.4.

HONORARY AUDITORS—Price, Waterhouse & Co., 3, Frederick's Place, Old Jewry, E.C.2.

HONORARY SECRETARY—E. W. Humphry. SECRETARY—A. Wyde. Office: 20, Aldermanbury, London, E.C.2.

Established

THE INSURANCE BENEVOLENT FUND.

1929

(Associated with The Chartered Insurance Institute and The Insurance Orphanage.)

OBJECTS—The Objects of the Fund shall be to relieve the necessitous circumstances of

- (a) The objects who whilst members of The Chartered Insurance Institute and/or The Insurance Orphanage or who, within seven years of the termination of such membership, suffer sickness, bereavement or personal or domestic misfortune from any cause.
- (b) The wife and, or child or children and/or other dependants of such persons as aforesaid, provided that the sickness, bereavement or personal or domestic misfortune occurs during the lifetime of the member, or if membership has terminated, within seven years of the termination of such membership.
- (c) The widow and/or child or children and/or other dependants of any deceased person, who at the time of his death within seven years prior to his death was a member of The Chartered Insurance Institute and/or The Insurance Orphanage, who suffer sickness, bereavement or personal or domestic misfortune from any cause, and in particular to make monetary grants or loans to or on behalf of such persons or dependants as above mentioned.

PRESIDENT—E. F. Williamson, J.P., Norwich Union Fire, Norwich.

DEPUTY-PRESIDENT—W. A. Workman, Legal & General, London.

VICE-PRESIDENTS—J. J. Atkinson; Sir A. Ernest Bain, K.B.E., J.P.; Sir Joseph Burn, K.B.E.; Charles Hendry; Herbert Lewis; R. McConnell; J. G. Nicol, J.P.; Sir Francis Norie-Miller, Bart, J.P.; G. W. Reynolds; Sir Frederick Pascoe Rutter.

COMMITTEE:

H. H. Austin, Pearl
J. G. Baker, British Insurance Association
J. E. Bell, late North British & Mercantile
S. A. Bennett, Eagle Star
F. J. Cameron, Caledonian
W. Langton Cavers, Ocean Accident
R. C. Cole, Norwich Union Fire
Sir W. Palin Elderton, C.B.E., Equitable Life
C. H. Falloon, Atlas
S. W. Gladwell, J.P., Iron Trades Employers'
H. J. Greening, Beacon
A. J. Hicks, late Phoenix
H. E. Holloy, London & Lancs.
A. Levine, Alliance
H. E. W. Lutt, Northern
A. MacDonald, Royal Exchange
H. A. McLuckie, Union
H. S. Milligan, North British & Mercantile
S. Morton, Gresham Fire
W. W. Otter-Barry, Sun Insurance Office
F. W. Panton, late Norwich Union Fire

J. M. Peate, Atlas
W. Penman, Atlas (Hon. Treasurer)
W. Penney
W. T. Perry, Ocean
K. K. Peters, Northern
G. Potter, Sun Insurance
Miss D. Rulton, Alliance
A. S. Rogers, London & Lancashire
J. W. W. Rollason, British General
A. H. Rowell, Clerical, Medical & General
H. J. Sayer, Pearl
T. H. Shellard, Atlas
J. Dyer Simpson, Royal & Liverpool & London & Globe
R. Y. Sketch, Phoenix
A. G. Sweet, Guardian
Victor Thomson, Licenses & General
Norman M. Walker, British General
R. B. Wharrie, Ocean
Miss O. M. White, Late Liverpool & London & Globe
G. H. Whiteman, London Salvage Corps

HON. AUDITORS—Spain Bros. & Co., 45, London Wall, E.C.2.

HONORARY SECRETARY—E. W. Humphry. SECRETARY—A. Wyde. Office: 20, Aldermanbury, London, E.C.2.

Established

THE LIFE OFFICES' ASSOCIATION.

1889

(With which is federated the Associated Scottish Life Offices.)

OBJECTS—The advancement of the business and the protection of the interests of Life Assurance by consultation and combined action upon questions appertaining to the interests common to Life Assurance Companies, and by co-operation or federation with any Association having similar objects.

CHAIRMAN—Col. H. J. P. Oakley.

DEPUTY CHAIRMAN—R. C. Simmonds

AUDITORS—C. H. Ashley, London & Manchester, and G. S. N. Carter, Life Association of Scotland.

SECRETARY—E. W. Humphry, 20, Aldermanbury, E.C.2.

INSURANCE UNEMPLOYMENT BOARD.

(UNEMPLOYMENT INSURANCE ACT, 1920.—SECTION 18.)

Object—Statutory Authority for Unemployment Insurance for the Insurance Industry in Great Britain and Northern Ireland.

MEMBERS OF BOARD :**REPRESENTING EMPLOYERS :**

H. H. Austin, F.I.A.
 Stanley Duff, C.B.E. (Chairman)
 Thomas Frazer, F.F.A.
 D. E. W. Gibb
 J. A. Jefferson, F.I.A.

REPRESENTING EMPLOYEES

J. B. Geale, J.P.
 H. B. Grieve, F.C.I.I.
 J. E. Kearsey
 W. W. Pipe
 F. D. W. Ross

SECRETARY—Cyril Elithorn, 13 & 15, Gt. Scotland Yard, London, S.W.1.
 Telephone—Whitehall 9116.

Telegrams—"Whitehall 9116."

ASSURANCE MEDICAL SOCIETY.

Object—The discussion of the medical aspect of subjects connected with Life and other forms of Assurance, with a view to obtaining increased information and greater unity of opinion.

PRESIDENT—J. J. Conybeare, M.C., M.D., F.R.C.P.

VICE-PRESIDENTS—Sir W. Langdon Brown, M.D.; Dr. H. W. Collier.

MEMBERS OF COUNCIL—Dr. H. N. Collier; Dr. W. E. Lee; Dr. E. E. Lewis; Dr. Otto May; Dr. D. C. Norris, Dr. T. W. Preston; Dr. S. J. Wareham; Dr. R. Hilton.

MEMBERS :

H. M. Abel, M.R.C.S., L.R.C.P.
 A. Allport, M.R.C.S., L.R.C.P.
 F. J. Bach, M.D.
 Eric Bayley, M.D., F.R.C.S.
 C. M. Billington, M.D.
 Sir George Blacker, C.B.E., M.D.
 W. C. Bosanquet, M.D., F.R.C.P.
 S. Bousfield, M.D.
 W. Russell Brain, M.D., F.R.C.P.
 L. J. B. Braun, M.D., M.R.C.P.
 H. J. Brewer, M.R.C.S.
 Sir W. Langdon Brown, M.D., F.R.C.P.
 Alexander Bryce, M.D.
 A. G. Buchanan, M.B.
 J. M. H. Campbell, M.D., F.R.C.P.
 C. Astley Clarke, M.D., M.R.C.P.
 A. J. Cleveland, O.B.E., M.D., F.R.C.P.
 H. Neil Collier, M.B.
 H. W. Collier, M.D.
 J. J. Conybeare, M.C., M.D., F.R.C.P.
 J. Cowan, M.D., D.S.C.
 H. Crosby, M.B.
 J. J. Cursetje, M.D.
 Kenneth Dickson, M.B.
 R. D. Dobie, M.D.
 Terence East, M.D., F.R.C.P.
 W. McAdam Eccles, M.S., F.R.C.S.
 A. C. M. Elman, M.D., M.R.C.P.
 W. M. Fairlie, M.D.
 Douglas Firth, M.D., F.R.C.P.
 P. Fowle, M.B.
 H. W. Gush, M.D.
 R. Hale-White, M.C., M.D.
 A. W. Harrington, M.D.
 Sir P. Horton Smith Hartley, C.V.O., M.D., F.R.C.P.
 W. S. Heberden, M.R.C.S., L.R.C.P.
 R. Hilton, M.D., F.R.C.P.
 D. Horwich, O.B.E., M.R.C.S., L.R.C.P.
 T. Jenner Hoskin, M.D., F.R.C.P.
 C. R. Hoskyn, M.D.
 J. W. Houston, M.D., D.P.H.
 E. R. Hunt, M.D.
 G. S. Hughes, M.B., F.R.C.S.
 W. V. Hughes, M.R.C.S., L.R.C.P.
 Lieut.-Col. R. Hutchinson, I.M.S., M.D.
 P. R. Ingram, M.B.
 Arthur Innes, M.B.
 Dr. Tsugitake Isshiki.
 A. L. Johnson, M.D.
 Isaac Jones, M.D., M.R.C.P.
 Martin Jones, F.R.C.S.
 G. B. Kaufman, M.R.C.S., L.R.C.P.

H. B. Lee, M.B.
 W. E. Lee, M.D., F.R.C.S.
 E. E. Lewis, M.D.
 C. E. M. Lowe, M.B.
 W. E. Lloyd, M.D., F.R.C.P.
 A. McCall, M.D.
 J. C. MacGown, M.D.
 J. P. Mackenzie, M.R.C.S., L.R.C.P.
 C. G. Magee
 W. Campbell Mackie, M.B.
 R. S. MacLachy, M.R.C.S., L.R.C.P.
 W. McMullan, L.R.C.P., L.R.C.S.
 O. Marriott, M.D.
 F. Raynes Martin, M.D.
 Edwin Matthew, M.D., F.R.C.P.
 James Maxwell, M.D., M.R.C.P.
 Otto May, M.D., F.R.C.P.
 J. S. Maynard, M.D.
 L. G. S. Molloy, D.S.O., M.D.
 Dr. Med. O. Neustatter
 J. A. Nixon, C.M.G., F.R.C.P.
 D. C. Norris, M.D., F.R.C.S.
 Sir Thomas Oliver, M.D., F.R.C.P.
 A. D. Pegg, M.B., F.R.C.S.
 T. W. Preston, M.D., M.R.C.P.
 J. K. Rennie, M.C., M.D.
 F. A. Richards, M.B., M.R.C.P.
 B. B. Riviere, F.R.C.S.
 A. Romances
 D. D. Rosenwarne, M.R.C.S., L.R.C.P.
 G. H. Rosedale, M.D., M.R.C.P.
 E. C. Seward, M.B., M.R.C.P.
 M. E. Shaw, M.D., F.R.C.P.
 V. T. Smith, M.D.
 Lieut.-Col. R. Steen, M.D.
 A. C. Sturrock, M.D., M.R.C.P.
 James Taylor, C.B.E., M.D., F.R.C.P.
 P. J. Thomson, M.R.C.S., L.R.C.P.
 H. G. Turney, O.B.E., M.D., F.R.C.P.
 H. F. Turney
 E. J. Tyrrell, M.D.
 S. J. Wareham, F.R.C.S.
 P. I. Watkin, M.R.C.S., L.R.C.P.
 F. Parkes Weber, M.D., F.R.C.P.
 A. Westerman, M.D.
 J. N. Wheeler, M.B.
 J. M. Whitby, M.D.
 G. Williamson, M.B., J.P.
 C. Wynn Wirgman, M.D., F.R.C.S.
 Sir Stanley Woodwark, C.V.O., M.D., F.R.C.P.
 R. A. Young, C.B.E., M.D., F.R.C.P.

HON. AUDITORS—W. McAdam Eccles, F.R.C.S.; Dr. H. M. Abel.

HON. TREASURER—Dr. S. Bousfield, 10, Albion Street, W.2.

HON. SECRETARIES—Dr. C. Wynn Wirgman, 121, Cannon Street, E.C.4; Dr. Kenneth Dickson, 3, Lombard Street, E.C.3.

LIFE ASSURANCE OFFICES SUBSCRIBING TO THE SOCIETY.

Alliance
 Atlas
 Australian Mutual Provident
 British General
 Canada Life
 Clerical, Medical & General
 Colonial Mutual
 Commercial Union
 Co-operative
 Eagle Star
 Economic
 Ecclesiastical
 Equity & Law
 Equitable Life
 Friends' Provident & Century
 Gresham
 Guardian
 Law Union & Rock

Legal & General
 Life Association of Scotland
 Liverpool & London & Globe
 London Assurance
 London Life Association
 London & Scottish
 Manufacturers Life of Canada
 Mercantile & General
 Mutual Life & Citizens
 Mutual Life of New York
 Mutual Property
 National Mutual
 National Mutual of Australasia
 National Provident
 North British & Mercantile
 Northern
 Norwich Union
 Pearl

Phoenix
 Provident Association of London
 Provident Mutual
 Prudential
 Royal Exchange
 Scottish Amicable
 Scottish Life
 Scottish Provident
 Scottish Union & National
 Scottish Widows
 Southern Life
 Standard
 Sun
 United Kingdom Provident
 Wesleyan & General
 Yorkshire

INSURANCE INSTITUTE OF AMERICA, INCORPORATED.

PRESIDENT—William D. Winter, Atlantic Mutual Insurance Company.

VICE-PRESIDENTS—Laurence E. Falls, American Insurance Company; John S. Thompson, Mutual Benefit Life Ins. Co.

SECRETARY-TREASURER—Edward R. Hardy, 80, John Street, New York City, U.S.A.

BOARD OF GOVERNORS:

Term expires 1938:

R. H. Colcock, Manager, New Orleans Office, Liverpool & London & Globe.
 W. B. Cruttenden, Vice President, Springfield Fire & Marine Ins. Co.
 P. M. Fell, Supt., Suburban Dept., Middle Dept. Rating Association

Thomas J. Grahame, Vice-Pres., Globe Indemnity
 C. W. Hall, Vice-Pres. & Treas., N'western Fire & Marine
 James W. Henry (J. W. Henry), Insurance
 W. R. Prescott, General Agent, Hartford Fire

Term expires 1939:

W. J. Graham, Vice-President, Equitable Life of U.S.
 Henry R. Hedge, Vice-President, Boston Insurance Co.
 Otho E. Lane, Pres., Fire Association of Philadelphia

R. C. Neuendorfer, Secretary, Guardian Life Ins. Co.
 K. R. Owen, Vice-President, Standard Accident, Ins. Co.
 Benjamin Richards, Manager, Underwriters Service Association

Term expires 1940:

James V. Barry, Vice-Pres., Life Extension Institute
 Hendon Chubb, Chubb & Son.
 George D. Markham (W. H. Markham & Co.)
 W. Ross McCain, President, Aetna Insurance Co.

Charles R. Page, President, Firemen's Fund
 Frederick Richardson, Deputy Chairman,
 Gen. Acctt. Fire & Life
 Charles H. Roloson, Jr., President, Central Fire

Formed 1912

LIVE STOCK OFFICES' ASSOCIATION.

Constituted 1920

OBJECTS—All matters connected with live stock insurance.

CHAIRMAN—R. M. Hamilton, Yorkshire.

DEPUTY-CHAIRMAN—A. Battrick, London Guarantee.

MEMBERS:

*Alliance
 British Law
 Car & General
 *Commercial Union
 Guardian
 Law Accident
 Law Union & Rock
 Legal
 Licenses & General
 *Liverpool & London & Globe
 Liverpool Marine & General
 Local Government Guarantee

London Assurance
 *London Guarantee & Accident
 *London & Lancashire
 London & Scottish
 Motor Union
 *Northern
 *Norwich Union Fire
 *Railway Passengers
 Royal
 *Royal Exchange
 Royal London Mutual
 State

*Sun
 Union
 United Legal Indemnity
 *Warden
 Wesleyan & General
 Western Australian
 *Yorkshire

Associate Members
 Tariff Reinsurances
 Victory

*GENERAL PURPOSES COMMITTEE.

AUDITORS—J. Steer; F. W. Royce.

SECRETARY—H. E. Howlett, 14, Old Park Avenue, London, S.W.12. Telephone: Battersea 4093.

L.C.C. FIRE BRIGADE & MAIN DRAINAGE COMMITTEE.

County Hall, Westminster Bridge, London, S.E.1.

This Committee, which meets on alternate Thursdays at 3 p.m., (except during recesses) is reconstituted annually at the Statutory Meeting of the Council, held in March. The Committee appointed consists, in addition to the Chairman, the Vice-Chairman and the Deputy Chairman of the Council, of—

Edward Cruse, J.P. (Chairman)
 J. P. Blake, J.P. (Vice-Chairman)
 Lieut.-Col. Eric Ball
 Mrs. Helen Bentwich
 F. G. Burgess
 F. C. Eaton, J.P.

Major W. W. Grantham, V.D., K.C.
 J. H. MacDonnell, F.R.S.A.
 J. Elliot Mark
 W. H. Martin, J.P.
 G. B. Naish
 Frederick W. Powe

Albert C. Starr
 Robert G. Taylor
 Miss Monica Whately
 Sir George H. Wilkinson

CORPORATION OF INSURANCE AGENTS.

PRESIDENT—Col. C. C. O. Whiteley, O.B.E., T.D., D.L.

VICE-PRESIDENTS—Albert J. Wilson, F.A.I.; T. H. Jennings, A.A.I.

COUNCIL:

*Donald H. Bates, J.P., F.S.A.A. (Donald H. Bates & Co.), Hanley.
 *H. B. Bayerstock, F.S.I., F.A.I. (H. B. Bayerstock & Son), Godalming.
 *A. K. M. Baynton, F.A.I., London.
 *A. J. Burckhardt (A. J. Burckhardt and Co.), London.
 *Reginald H. Coleman-Cohen, F.A.I. (Secretary, Brighton & Sussex Building Society), Brighton.
 Alan H. Collyer, F.A.I. (Stanley. Parkes & Brown), London.
 *Sidney R. Davis, F.A.I., Westcliff-on-Sea.
 *George A. Dix, F.A.L.P.A., London.
 *Victor C. Donaldson, F.S.I., F.A.I. (Donaldson and Sons), London.
 *W. H. Edwards, F.A.I. (Edwards & Sharp), Epsom.
 F. E. Elloart, F.A.I. (Elloart, Son & Inman), London.
 Walter C. Fletcher, F.A.I., M.R.S.A.N.I. (Porter Putt & Fletcher), Gravesend.
 N. B. Foster, F.A.I., F.A.S.I. (Swaffield & Son), Ampthill.
 *Harold Griffin, F.S.I., F.A.I., London.

*E. Howard Hackett, F.A.I., F.A.L.P.A. (J. H. Leeson & Son), Birmingham.
 *H. H. Harper, F.I.M.T. (King & Harper, Ltd.), Cambridge.
 *T. H. Jennings, A.A.I. (Fraser & Sons), London.
 *Alderman A. M. Mathews, J.P., (Chas. Hare & Co.), Leyton.
 *John Matthews, London.
 *E. P. Messenger (E. P. Messenger & Son), Oxford.
 *W. A. R. Osborn, F.P.A.A., Bedford.
 Fredk. Peck, F.A.I., (Geo. Pearce & Sons), London.
 H. W. Pilkington, F.A.L.P.A., Middlesbrough.
 J. Crawford Platt, J.P., F.A.I., London.
 *Francis H. Rex, J.P., F.P.A.I., F.S.I. (Salter, Rex & Co.), London.
 *F. N. Rex, F.S.I., F.A.I. (Salter, Rex & Co.), London.
 Joseph Sutton, F.A.I. (W. H. Sutton & Sons), Manchester.
 *Leslie J. Swaffield, F.A.I. (Swaffield & Son), Luton.
 *Col. C. C. O. Whiteley, F.S.I., F.A.I. (Chas. P. Whiteley & Son), London.
 Chas. P. Whiteley, F.A.I. (Chas P. Whiteley & Son), London
 *Albert J. Wilson, F.A.I. (Wilson, Ward & Gould), B'ham.

*Constitute the Executive Committee.

TREASURER—Col. C. C. O. Whiteley, F.S.I., F.A.I.

HEAD OFFICE—3, St. Helen's Place, London, E.C.3. SECRETARY—C. E. Ovington, F.C.I.S.

ACCIDENT OFFICES ASSOCIATION.

OBJECTS—The objects of the Association are, the consideration of all matters connected with the business of its members, and especially the general promotion and protection of their mutual interests.

CHAIRMAN & SECRETARY—Guy F. Johnson.

ASSISTANT SECRETARIES—A. J. Williams and C. W. Rivington.

OFFICES—60, Watling Street, London, E.C.4.

Telephone: City 5637 (4 lines).

Founded

INSURANCE OFFICIALS' SOCIETY.

1912

OBJECTS—To be an Approved Society under the National Health Insurance Acts), and to do all things required by the Acts or by the Ministry for the purpose of so being an Approved Society, and of transacting such business.

PRESIDENT—R. M'Connell.

VICE-PRESIDENTS—G. S. N. Carter, Life Association of Scotland; C. H. Falloon, Atlas; A. S. Hinshelwood, Fire Offices Committee; E. W. Humphry, The Chartered Insurance Institute; G. Ibberson, late Essex & Suffolk; Guy F. Johnson, Accident Offices' Association; A. Levine, Alliance; Colonel H. J. P. Oakley, North British; G. W. Reynolds, Guardian; Sir F. W. P. Rutter, London & Lancashire; Albert G. Scott, Eagle Star; R. Y. Sketch, Phoenix; W. Crichton Slagg, late Fire Offices' Committee; A. G. Sweet, Guardian; Miss O. M. White, late Liverpool & London & Globe.

TRUSTEES—A. W. Evans, London Life; Col. H. J. P. Oakley, m.c., t.d., North British & Mercantile; R. C. Simmonds, Alliance.

TREASURERS—J. G. Baker, British Insurance Association; H. A. McLuckie, Union.

COMMITTEE OF MANAGEMENT:

A. L. Anspack, Ocean
Miss E. A. Barker, Sun
N. C. Berry, Phoenix
W. A. Butler, British General
H. R. Butlin, Commercial Union
E. A. Croucher, Legal & General
J. E. Hammond, Zurich
Miss D. Harris, Commercial Union
E. T. Hunter, Zurich
F. L. B. Jones, London & Lancashire
E. A. Kerwood, Gresham
E. J. Lockwood, Provident Mutual Life
W. Melzer, Union

K. S. Morley, Royal Exchange
R. Norton, Liverpool & London & Globe
Miss L. V. Read, London & Lancashire
Miss D. Relton, Alliance
A. Roberts, National Mutual Life
L. A. Sarson, Northern
S. Shervey, Legal & General
Miss A. P. Stubbs
Miss I. E. Taylor, Union
E. H. Totterdill, Eagle Star
G. F. Tyler, Motor Union
C. Walter, Commercial Union
W. J. M. Wicks, Sun

BANKERS—Barclays Bank, Limited.

SECRETARY—C. W. Webb.

OFFICES—20, Aldermanbury, London, E.C.2.

Telephone: Metropolitan 7274

Founded 1906

CORPORATION OF INSURANCE BROKERS.

Incorporated 1910

HEAD OFFICE AND MEMBERS' ROOMS—3, St. Helen's Place, London, E.C.3.

OBJECTS—To provide a central organisation for Insurance Brokers; to elevate their status and procure their general efficiency and proper professional conduct; to ensure for the community the existence of a class of trustworthy and duly qualified Insurance Brokers.

PRESIDENT—R. C. Burton Rowe.

VICE-PRESIDENTS—Sir A. Ernest Bain, K.B.E., LL.D., J.P.; B. A. Glanvill, J.P.; Chas. Willis, J.P.; A. H. Riseley, O.B.E., D.L.; W. D. Hiorns; W. S. Welch; F. H. W. Church, c.c.; H. J. Letts.

CHAIRMAN OF COUNCIL—A. E. Craven.

VICE-CHAIRMAN—Alexander Robertson.

TREASURER—Alexander Robertson.

COUNCIL:

H. Astley (H. B. Sugden & Co. Ltd.), Manchester
Sir A. Ernest Bain, K.B.E., LL.D., J.P. (A. W. Bain & Sons, Ltd.), Leeds, London & Bradford
Reginald C. Barnes (Welman, Barnes & Co., Ltd.), London
R. M. Bickersteth (A. W. Bain & Sons, Ltd.), London, Leeds and Bradford
Alfred J. Bovey (John Bovey & Co.), Cardiff
Major G. C. J. Brady, d.s.o.,
(R. W. Vick, Junr., & Co.), London
H. H. Butterworth (C. F. Booth & Son), London
W. Phipps Charnley (W. Phipps Charnley & Co., Ltd.), Leeds
F. H. W. Church, c.c. (Church Bros.), London
W. B. Ross Collins (Sedgwick, Collins & Co., Ltd.), London
A. E. Craven (Albert Craven, Sons & Co., Ltd.), London
J. W. Dickinson (J. W. Dickinson & Co., Ltd.), Leeds and Cleckheaton
L. C. F. Edwards (Ernest A. Notcutt & Co. Ltd.), London
E. S. Ehrhart (L. Hammond & Co. Ltd.), London
Leslie G. Fry, London
Victor P. Gentry (Joseph W. Hobbs & Co.), London
H. Moxon Gibson, F.C.I.I. (H. Moxon Gibson, Ltd.), London
B. A. Glanvill, J.P. (Glanvill, Enthoven & Co., Ltd.), London
C. N. Glidewell (Chambers, Macgowan, Glidewell, Ltd.), Manchester
E. G. Griggs (C. T. Bowring & Co. (Insurance) Ltd.), London
Sydney Hill (Cooper, Hill & Hiorns), Birmingham

W. D. Hiorns (Cooper, Hill & Hiorns), Birmingham
E. S. Hogg (Hogg, Robinson & Capel Cure, Ltd.), London
G. E. Hudson (G. E. Hudson & Son), Leeds
F. Z. Jaques (R. & F. Jaques), London
Owen A. Jepson, Leeds and Bradford
H. J. Letts (Price, Forbes & Co., Ltd.), London
Major General C. F. Liardet, c.b., d.s.o., t.d.,
(Bevington, Vaizey & Foster, Ltd.), London
H. C. Malyon (Matthews, Wrightson & Co., Ltd.), London
Ludovic McL. Mann (Mann, Ballantyne & Co.), Glasgow
W. R. Ponting (W. R. Ponting, Ltd.), London
A. H. Riseley, O.B.E., D.L. (Willis, Faber & Dumas, Ltd.), London
Frank L. Riseley (Henry L. Riseley & Sons, Ltd.), London, Bristol, Cardiff and Birmingham
Alexander Robertson (Robertson, Urquhart & Co., Ltd.), London
Guy C. Rogers (Leslie & Godwin, Ltd.), London
R. C. Burton Rowe (Burton Rowe & Viner, Ltd.), London
Walter J. Ruegg, J.P. (Ruegg & Son, Ltd.), London
L. H. Savill, M.A. (Savill, Gough, Hay & Co.), London
Frank B. Scholfield (Scholfields', Ltd.), Manchester
A. R. Stenhouse (A. R. Stenhouse & Partners, Ltd.), Glasgow
A. H. Swain, J.P. (A. H. Swain & Co., Ltd.), Leicester
W. A. Syers, London
W. S. Welch (Bland, Welch & Co.), London

LONDON DISTRICT COMMITTEE—

CHAIRMAN—W. A. Syers, London.

VICE-CHAIRMAN—Norman C. Tremellen.

HON. SEC.—J. Thompson Mitchell, 25-26, Lime Street, London, E.C.3.

LANCASHIRE AND NORTH WESTERN DISTRICT COMMITTEE—

H. Astley (H. B. Sugden & Co., Ltd.), Manchester, Chairman.

T. Tyson (Worsley & Smith), Manchester, Vice-Chairman.

HON. SECRETARY—R. V. Houghton (Hindley, Knight & Houghton, Ltd.), Manchester.

MIDLAND DISTRICT COMMITTEE—B. K. Parsons (Cecil Hill & Parsons, Ltd.), Birmingham, Chairman.

A. G. Cooke (E. W. Winckle & Cooke, Ltd.), Birmingham, Vice-Chairman.

HON. SECRETARY—C. H. Loake, 21, Broadgate, Coventry.

SCOTTISH DISTRICT COMMITTEE—J. Murray Wilson, Glasgow, Chairman.

A. R. Stenhouse (A. R. Stenhouse & Partners Ltd.), Glasgow, Vice-Chairman.

HON. SECRETARY—B. M. Robertson, 55, West Regent Street, Glasgow.

YORKSHIRE & NORTH-EASTERN DISTRICT COMMITTEE—C. E. Wood (Joseph Watson), Leeds, Chairman.

L. F. Bigland (A. W. Bain & Sons, Ltd.), Bradford, Vice-Chairman.

HON. SEC.—J. E. Keighley, of J. W. Dickinson & Co., Merriam Chambers, Merriam Street, Leeds.

SECRETARY—C. E. Ovington, F.C.I.S.

Telephone—National 3204.

Telegrams—"Corbrokers, Stock, London."

Established

ASSOCIATED SCOTTISH LIFE OFFICES.

1840

(Federated with The Life Offices' Association).
OBJECT—The advancement of the business of Life Assurance in Scotland by promoting uniformity of practice among the Offices in matters of general administration, by watching over all legislative measures bearing upon Life Assurance with a view to joint action in regard to them, and by affording opportunities for consultation and co-operation on all matters affecting the common interests of the Offices.

CHAIRMAN—F. J. Cameron, Caledonian.

DEPUTY CHAIRMAN—S. F. M. Cumming, Scottish Life.

MEMBERS:

H. G. Sharp, Scottish Widows' Fund
 J. H. Eddison, North British & Mercantile
 J. Henderson, Edinburgh
 F. E. Stevens, Scottish Union & National
 A. E. King, Standard
 R. Jeffrey, Scottish Amicable
 A. C. Murray, Scottish Equitable
 F. J. Cameron, Caledonian

Sir Robt. T. Boothby, Scottish Provident
 A. G. R. Brown, Life Association of Scotland
 S. F. M. Cumming, Scottish Life
 K. K. Peters, Northern
 W. Bannatyne, Scottish Temperance
 A. J. Queen, Scottish Insurance Corporation
 W. A. Robertson, Century
 S. Norie-Miller, General Accident

ASSISTANT SECRETARY—E. Waugh, 23, St. Andrew Square, Edinburgh, 2.

HON. SECRETARY—J. D. Williams, Caledonian Insurance, 19 George Street, Edinburgh, 2.

INDUSTRIAL ASSURANCE COMMISSIONER.

OFFICES—17, NORTH AUDLEY STREET, LONDON, W.1.

COMMISSIONER—John Fox, O.B.E.

DEPUTY COMMISSIONER—B. K. White.

Founded

THE INSTITUTE OF CONSULTING MOTOR ENGINEERS.

1932

OBJECTS: To arrange meetings, lectures and discussions on technical and other subjects of particular interest to all concerned; to issue reports of such proceedings to members and associates, when so decided by the Council; to circulate to members and associates information on technical matters of general interest; and to maintain the status of the profession of Consulting Motor Engineer.

PRESIDENT—J. Arden White.

VICE-PRESIDENTS—W. H. Bedford; F. Gaccon; C. W. Sheppard.

COUNCIL:

J. F. Argent
 W. H. Bedford
 K. J. Bevan
 P. A. H. Deligny
 D. E. Francis
 F. Gaccon

A. Holland
 W. Jardine
 J. C. Kendall
 E. H. Knight
 R. McGregor
 P. W. Priestley

J. Richards
 C. W. Sheppard
 F. A. Thomas
 C. D. Toogood
 J. Arden White

EX-OFFICIO MEMBERS—C. E. Reeves (Chairman of the Northern Centre); J. H. Martin (Chairman of the Midland Centre); C. A. Wickes (Chairman of the Scottish Centre).

HON. SECRETARY—D. E. Francis.

HON. TREASURER—J. F. Argent.

EDITOR—K. J. Bevan.

OFFICE—The Clock House, 7, Arundel Street, Strand, London, W.C.2. Telephone: Temple Bar 8547.

Established

BRITISH INSURANCE ASSOCIATION.

1917

OBJECTS—Protection, promotion and advancement of the common interests of all classes of Insurance business including the taking of such concerted measures as may be expedient whenever the business transacted by members of the Association may be affected by the action, or proposed action, of any Government or other authority at home or abroad.

CHAIRMAN—C. H. Falloon, Atlas.

DEPUTY CHAIRMAN—F. J. Williams, Royal.

Representatives are appointed to the General Purposes Committee by the Sectional Committees of the Association; The Sectional Committees of the Association are—The Fire Offices' Committee; the Non-Tarif Fire Offices Members of the Association; The Life Offices Association and the Associated Scottish Life Offices now federated therewith; The Association of Industrial Assurance Companies and Collecting Friendly Societies; The Accident Offices Association; The Institute of London Underwriters and the Liverpool Underwriters Association; and the Engineering Offices Association.

SECRETARY—J. G. Baker, 19a, Coleman Street, London, E.C.2.

Telegrams—Brinassoc, Stock, London.

Telephone—Metropolitan 7487.

Founded

INSURANCE DEBATING SOCIETY.

1928

OBJECT—To bring together all engaged in the business of Insurance for the purpose of Debating and Discussing topics of interest. Meetings are held during the winter months in the Library at Lloyd's.

PATRON—The Chairman of Lloyd's.

PRESIDENT—F. H. C. Tallack, M.B.E., F.C.I.I.

PAST PATRONS—Percy Hargreaves, Sir Percy MacKinnon, Neville Dixey, Lt.-Col. R. Walker Roylance, J.P.

PAST-PRESIDENTS—R. C. Barnes, F.C.I.B. (Welman Barnes & Co.); F. H. W. Church, c.c., F.C.I.B. (Church Bros.); T. Norman Frizzell, F.C.I.B. (Lloyd's); A. M. Lawrence (United Shipping Co., Ltd.); Norman M. Walker, F.C.I.I. (British General), H. J. Tapscott, F.C.I.I. (Friends' Provident).

VICE-PRESIDENTS—Viscount Knollys, M.B.E., D.F.C.; Thomas Blackmore, F.C.I.B. (Alfred Blackmore & Co., Ltd.); C. A. Broadhurst, F.C.I.B. (J. W. Hobbs & Co.); H. G. Chester, Lloyd's; L. C. F. Edwards, F.C.I.B. (E. A. Notcutt & Co., Ltd.); H. Moxon Gibson, F.C.I.B., F.F.I.; C. E. Golding, L.D., F.C.I.I. (C. E. Golding & Co., Ltd.); F. H. Haines, F.C.I.B. (Watford); John M. Hiron (Beacon); H. W. Lambert, F.C.I.B., Woking; F. Lancashire (Lambert Bros. Insurance Ltd.); T. A. Miall, Lloyd's; Kenneth G. Poland (Lloyds); A. B. Stewart (Lloyds); H. R. Sutcliffe (Century); L. H. Tufnell (Lloyds).

COMMITTEE:

CHAIRMAN—Norman C. Tremellen, F.C.I.B. (Norman Tremellen & Co.).

VICE-CHAIRMAN—A. M. Lawrence.

HON. TREASURER—T. J. Battman (Alfred Blackmore & Co., Ltd.); T. Malcolm Benson; Miss Black; S. W. Butterworth, A.C.I.I.; Albert C. Dabbs, F.S.A., F.R.G.S.; Victor Dover, F.C.I.I.; A. B. Stewart; L. R. Whittall; Barrister-at-Law; J. M. Hiron; A. Weekes.

HON. SECRETARY—A. G. Coales (Lloyd's Policy Signing Office). Telephone Avenue 7644.

Founded

INSURANCE PARLIAMENTARY ASSOCIATION, LIMITED.
(Registered under the Companies Acts, as a company limited by guarantee.)

1916

OBJECT—The promotion of Agency interests.

PRESIDENT—W. S. Welch.

VICE-PRESIDENT—A. H. Riseley, O.B.E., D.L.

GENERAL BOARD :

CHAIRMAN—*J. Rowe Brooks, M.B.E.

VICE-CHAIRMAN—*Alexander Robertson.

F. Bishop Browne
H. H. Butterworth
*F. H. W. Church, C.C.
Rt. Hon. Lord Churston
*Victor C. Donaldson, F.S.I., F.A.I.
*F. Moxon Gibson, F.C.I.I.
Harold Griffin, F.S.I., F.A.I.
W. D. Hioras
F. Z. Jaques

O. A. Jepson
*H. W. Lambert
*H. J. Lettis
W. A. R. Osborn
*Francis H. Rex, J.P., F.P.A.I., F.S.I.
*A. H. Riseley, O.B.E., D.L.
*R. C. Burton Rowe

*S. Shaverin, M.B.E., A.F.I.
W. A. Syers
*Norman C. Tremellen
*A. H. Ward
*W. S. Welch
*Col. C. C. O. Whiteley,
O.B.E., T.D., D.L.
Chas. Willis, J.P.

*Constitute the Committee of Control.

TREASURER—R. C. Burton Rowe.

AUDITORS—Jackson, Pixley & Co.

HEAD OFFICE AND MEMBERS' ROOMS—3, St. Helen's Place, London, E.C.3.

GENERAL SECRETARY—C. E. Ovington, F.C.I.S.

Tel. : National 3204.

Formed

ASSURANCE LODGE No. 5160.

1930.

Meetings held at Freemason's Hall second Thursdays, February, May, October and December. Membership open to members of Insurance profession. Subscription—London members, £4 4s.; Country members, £1 1s.

W.M.—C. W. Everson.

SECRETARY—Norman C. Tremellen, 3, Fen Court, Fenchurch Street.

Founded

FELLOWSHIP CLUB.

1924.

PRESIDENT—H. H. Tayler.

VICE-PRESIDENTS—W. R. Moore and C. W. Sanger.

MEMBERS.

S. H. Alison, London County Council
R. D. Anderson, Commercial Union
J. B. Andras, Eagle Star
J. Baron, Consulting Actuary
P. G. Brown, Government Actuary's Department
B. G. H. Brown, Royal Exchange
E. A. L. Brown, Legal & General
J. F. Bunford, National Provident
L. M. Butt, General Life
C. Carpmal, Royal Nat. Pension Fund for Nurses
L. W. Collingwood, London & Scottish
H. J. B. Cope, Friends' Provident & Century
F. G. S. Cutler, Alliance
F. J. Cameron, Caledonian
C. M. Davis, Alliance
S. P. Dunphy, Manufacturer's Life
E. C. Farmer, National Amalgamated Approved Soc
H. Freeman, Government Actuary's Department
H. N. Freeman, Alliance
G. Green, Commercial Union
J. I. Gopp, University Life
J. H. Gunlake, Consulting Actuary
E. A. J. Heath, Medical Sickness
E. W. Harrington, Northern
P. N. Harvey, Deputy Government Actuary
J. Jamieson, Consulting Actuary
O. C. J. Klage, Government Actuary's Department
J. H. Kitton, Law Union
R. K. Lochhead, Union
R. G. Maudling, Consulting Actuary
F. A. A. Menzies, London Passenger Transport Board

F. W. Morton, British Widows'
C. A. Melville, Atlas
A. W. Marshall, Government Actuary's Department
P. McCormack, Provident Mutual Life
H. O'Brien, Royal Exchange
W. Perks, Pearl
S. J. Perry, Phillips & Drew
J. E. Preston, Yorkshire
W. Pollock, National Provident
E. Ralfe, Phoenix
C. D. Rich, Provident Mutual
J. W. Rolson, Friends' Provident & Century
F. Ruddle, Sun Life of Canada
B. Robertson, Prudential
P. C. Reynolds, Standard
G. H. Recknell, National Mutual
C. W. Sanger, Royal London
A. H. Shrewsbury, Law Union & Rock
F. H. Sprating, London Passenger Transport Board
R. W. Sturgeon, Royal
J. A. G. Taylor, Consulting Actuary
J. H. Thomas, Government Actuary's Dept.
C. F. Trustam, Royal
N. C. Turner, Messrs. Sainsbury, Ltd.
V. W. Tyler, Alliance
R. E. Underwood, Liverpool Victoria
W. W. Williamson, Norwich Union
S. H. Wisdom, Pensions Ministry
C. F. Wood, Manufacturers Life
G. Woodrow, Consulting Actuary

HON. TREASURER—C. H. L. Brown, Empire House, St. Martin's-le-Grand.

HON. SECRETARY—W. T. C. Blake, Government Actuary's Department, Sanctuary Buildings, Gt. Smith Street, S.W.1.

Founded

THE ACTUARIES' CLUB.

1848.

A dining club with a membership limited to not more than 35 actuaries practising in London. The club was founded in 1848 and in 1899 the Institute of Actuaries' Club, founded in 1855, was combined with the senior club to form one body.

CHAIRMAN—Wm. Penman, Atlas.

TREASURER—Col. H. J. P. Oakley, M.C., T.D., North British & Mercantile.
61, Threadneedle Street, London, E.C.2.

THE ASSOCIATION OF INDUSTRIAL ASSURANCE COMPANIES AND COLLECTING FRIENDLY SOCIETIES.

OBJECTS—(a) The carrying out of any lawful thing which shall tend to promote the principles, practice and business of Industrial Assurance, and for mutual protection against unfair or prejudicial legislation; (b) the prevention as far as is practicable of what is known as "transferring"; (c) the stoppage of the circulation of disparaging statements against kindred institutions or their representatives.

PRESIDENT—Sir George Tilley, F.C.I.I., Pearl.

VICE-PRESIDENT—J. Redman Ormerod, J.P., F.C.I.I., Pioneer Life.

CHAIRMAN—J. A. Jefferson, F.I.A., F.C.I.I., Britannic.

VICE-CHAIRMAN—J. Proctor Green, J.P., F.C.I.I., Refuge.

EXECUTIVE COMMITTEE :

W. H. Brown, F.C.I.I., L'don & Man.
D. Cuthbert, Salvation Army
F. G. Fazackerley, Royal Liver
J. Wilcock Holgate, F.C.I.I., Refuge
A. L. Hunt, F.C.I.I., Wesl. & Gen.

F. Kirsopp, Liverpool Victoria
J. Murray Laing, F.I.A., F.F.A.,
Britannic
R. Peel, Blackburn Company

J. Pierce, Pearl
J. H. Skinner, Royal London
W. Watson, Scottish Legal
J. K. Wiseman, F.C.I.I., R. London

HON. TREASURER—Francis J. Carter, Liverpool Victoria.

SOLICITORS—Messrs. Kingsley Wood, Williams & Murphy.

SECRETARY—George Williams, to whom all communications should be addressed at 29, Euston Square, London, N.W.1.
Telephone : Euston 1419. Telegrams : Sentient, Norwest, London.

Established **NATIONAL AMALGAMATED APPROVED SOCIETY.** 1912
 REGISTERED OFFICE—30, EUSTON SQUARE, LONDON, N.W.1.
 The Society administers the National Health Insurance Acts through the accredited representatives of the following Offices:—
 Albion Friendly Society
 Britannic Assurance Company, Limited
 London & Manchester Assurance Company, Limited
 Pearl Assurance Company, Limited
 Pioneer Life Assurance Company, Limited
 Refuge Assurance Company, Limited
 Royal London Mutual Insurance Society, Limited
 VICE-PRESIDENT—Sir George Tilley, F.C.I.I.
 PRESIDENT—J. A. Jefferson, F.I.A., F.C.I.I.
 CHAIRMAN—J. Wilcock Holgate, F.C.I.I.
 VICE-CHAIRMAN—J. Murray Laing, I.L.A., F.F.A.; J. H. Skinner.
 COMMITTEE OF MANAGEMENT.
 Hon. Margaret Bigge
 Miss D. J. Kinloch Beck, F.R.C.S.
 W. Godfrey, F.C.I.I.
 E. H. Goodall
 O. R. Jenkyn, F.C.I.I.
 Wallace C. James, F.C.I.I.
 F. W. D. Mottershead, F.C.I.I.
 F. C. Stimpson
 J. Taylor
 Mrs. J. C. (Miss) Pillman
 Williams, M.B.E., M.B.
 T. O. Williams
 TRUSTEES—W. Edwards, F.C.I.I., J. K. Wiseman, F.C.I.I. and W. H. Brown, F.C.I.I.
 TREASURERS—J. Proctor Green, J.P. and J. Pierce.
 ASSISTANT ACTUARY—J. H. Duffell, F.I.A.
 MEDICAL OFFICER—Sir Stanley Woodwork, C.M.G., C.B.E., M.D., F.R.C.P.
 CONTROLLER—J. S. Pike, F.C.I.I. DEPUTY CONTROLLERS—R. L. Whiting and T. W. Williams.
 SOLICITORS—Messrs. Kingsley Wood, Williams & Murphy.
 ACTUARY & SECRETARY—E. C. Farmer, F.I.A. Telephone: Euston 3961.
 Total cash payment made to members up to the end of 1937 exceeded £53,000,000.
 The amount available annually for the provision of Treatment and other non-cash benefits is £313,061.

FIRE OFFICES' COMMITTEE.

65 & 66, WATLING STREET, LONDON, E.C.4.
 CHAIRMAN—A. S. Hinshelwood.
 SECRETARY—G. C. Porteous. ASSISTANT SECRETARY—J. H. E. Howorth.
 CHIEF TECHNICAL OFFICER—W. H. Tuckey.

FEDERATION OF PLATE GLASS INSURANCE SOCIETIES. 1920

OBJECTS—The interchange of information and combined action for the benefit of mutual insurance societies.
 PRESIDENT—C. P. C. Hitchen, Leeds.
 COUNCIL:
 CHAIRMAN—J. Gowers, Watford Tradesmen's P.G.
 H. Anderson, J.P., Hemel Hempstead & B'khamstead
 A. Annan, Wolverhampton & District M.P.G. [M.P.G.]
 A. T. Bennett, Northwood & Pinner Traders' M.P.G.
 F. Benson, Leicester & D.M.P.G.I.A.
 R. H. E. Blaxill, London & Suburban Traders' M.P.G.
 H. A. Brown, Halifax M.P.G.
 G. D. Shepherd, Cardiff & Penarth M.P.G.
 W. D. Cunliffe, Clitheroe Tradesmen's M.P.G.S.
 G. E. Devine, Coventry M.P.G.
 Miss L. Duggan, Woking Mutual P.G. Soc.
 P. Holt, Caterham, Purley & District M.P.G.
 J. W. Horrocks, Bury M.P.G.
 W. F. Manley, Torquay M.P.G.I.S.
 E. G. Matthews, Gloucester M.P.G.
 F. Pickering, O.B.E., J.P., Bradford & District
 Chamber of Trade M.P.G.
 A. J. Sharpe, J.P., Isle of Wight M.P.G.
 G. Thompson, Harrogate Traders' M.P.G.
 A. Warne, Woodford Mutual
 E. Whitmarsh, Plymouth Glass
 EXECUTIVE—The Officers with H. A. Brown (Halifax) and L. Varley (London & Suburban Traders)
 Telephone—Tunbridge Wells 1800.
 AUDITORS—Messrs. Beavers & Adgie, Chartered Accountants.
 HON. TREASURER—T. B. Stead, Mutual House, 23, Albion Place, Leeds, 1.
 HON. SECRETARY—B. T. Stevenson, F.C.A., 12, Lonsdale Gardens, Tunbridge Wells, Kent.

GUILD OF INSURANCE OFFICIALS.

(Registered under the Trade Union Acts.)
 HEADQUARTERS—79, Queen Street, City, E.C.4.

OBJECTS—To unite the employees of Insurance Offices with a view to improving and regulating the relations between them and their employers.

NATIONAL COUNCIL AND OFFICERS.

CHAIRMAN—G. Ibberson, retired Essex & Suffolk, Leeds.
 VICE-CHAIRMAN—F. Cumming, Pearl, London.

NATIONAL COUNCILLORS:

Miss Lacey, L. L. & G., London
 F. Cumming, Pearl, London
 P. G. Husbands, Alliance, London
 E. Edwards, F.C.I.I., Western Australian, London
 P. J. Madill, Century, Glasgow
 W. Brough, Co-operative Ins. Soc., Edinburgh
 Miss M. Denvir, Liverpool & London & Globe, Belfast
 H. Hilton, late Car & General, Manchester.
 T. A. Hartley, Co-operative Ins. Soc., Manchester
 A. Ellis, A.C.I.I., Yorkshire, Hull
 J. R. Wright, F.C.I.I., Royal, Newcastle
 L. W. Petrie, A.C.I.I., Motor Union, Cardiff
 K. E. Pearson, A.C.I.I., Royal, Maidstone
 R. A. Gilbert, Co-operative Ins. Soc., Liverpool
 G. E. Sharp, A.C.I.I., Liverpool Victoria, London
 L. R. Whittall, Ins. Unemployment Board, London
 A. V. Atkinson, N. B. & M., London
 D. E. Oliver, Ins. Unemployment Board, London
 Jas. Clarke, F.C.I.I., C.W.S. (N.H.I.), Manchester
 J. R. Balmer, N. B. & M., Birmingham
 G. J. Lindsay, Legal, Nottingham
 L. K. Rushworth, Royal, Cheltenham
 B. O. McEvoy, London & Lancashire, Dublin

GENERAL PURPOSES COMMITTEE:

J. R. Balmer, N. B. & M., Birmingham; H. Hilton, late Car & General, Manchester; D. E. Oliver, Insurance Unemployment Board, London; L. W. Petrie, Motor Union, Cardiff; J. R. Wright, Royal, Newcastle.

BRANCH OFFICES:

London—Sec.: A. Pollitt, 79, Queen Street, City, E.C.4.
 Liverpool—Third Floor Chambers East, 359, India Buildings.
 Manchester—31, Victoria Buildings, St. Mary's Gate.
 Glasgow—55, West Regent Street.
 Nottingham—51, Bridlesmith Gate.
 Edinburgh—c/o. W. K. Geddes, F.C.I.I., 23, Albany Street, Edinburgh.
 And at Aberdeen, Belfast, Birmingham, Bradford, Brighton, Bristol, Cardiff, Carlisle, Cheltenham, Cork, Dublin, Dundee, Exeter, Grimsby, Huddersfield, Hull, Inverness, Leeds, Leicester, Lincoln, Maidstone, Newcastle, Plymouth, Portsmouth, Sheffield, Southampton, Suffolk (Bury St. Edmunds, Ipswich, etc.), York.
 JOINT HON. TREASURERS—R. Conroy, Liverpool Victoria, London; W. W. Howlett, Yorkshire, London.
 HON. TRUSTEES—G. Ibberson, Leeds; A. Roberts, National Mutual, London; D. Murphy, Refuge, Manchester.
 EDITOR, INSURANCE GUILD JOURNAL—A. C. Tucker, North British & Mercantile, London.
 SOLICITORS—Messrs. Ashurst, Morris, Crisp & Co., 17, Throgmorton Avenue, E.C.2.
 AUDITORS—Messrs. Kingsford, Garland, McDonald & Wigzell, 111, Moorgate, London, E.C.2.
 GENERAL SECRETARY—H. Bernard Grieve, F.C.I.I.

ROYAL STATISTICAL SOCIETY.

4, PORTUGAL STREET, LONDON, W.C.2.

PATRON—His Most Gracious Majesty THE KING.

HONORARY VICE-PRESIDENTS: Having filled the Office of President:—The Right Hon. Sir Herbert Samuel, G.C.B., G.R.E.; G. Udney Yule, C.B.E., M.A., F.R.S.; Rt. Hon. Viscount d'Abernon, G.C.B., G.C.M.G.; Sir A. W. Flux, C.B., M.A.; Sir Josiah Stamp, G.B.E., LL.D., D.Sc., F.B.A.; The Rt. Hon. The Lord Meston of Agra and Dunottar, K.C.S.I., LL.D.; Prof. Major Greenwood, F.R.S.; The Rt. Hon. Lord Kennet of the Dene, P.C., G.B.E., D.S.O., D.Sc.

COUNCIL FOR SESSION 1938-9.

PRESIDENT—Professor A. L. Bowley, C.B.E., SC.D., F.B.A.

*Sir Percy Ashley, K.B.E., C.B.
W. A. Basham, O.B.E.
J. Bonar, LL.D., LITT.D., F.B.A.
*A. M. Carr-Saunders
J. Iris Douglas
Major P. Granville Edge, O.B.E.
Barnard Ellinger, C.B.E.
Dorothy P. Etlinger
G. S. W. Epps, C.B., C.B.E., F.I.A.
*R. F. George
*Sir Gwilym Gibbon, C.B., D.Sc.

R. G. Glenday, M.C.
*R. G. Hawtrev
A. Bradford Hill, D.Sc.
J. O. Irwin, SC.D., D.Sc.
Leon Isserlis, D.Sc.
Prof. J. H. Jones
A. W. Waterlow King
Sir Harry Lindsay, K.C.I.E., C.B.E.
H. W. Macrosty, O.B.E.

Professor Egon S. Pearson, D.Sc.
George Rae, D.Sc.
E. C. Ramsbottom, O.B.E.
E. C. Rhodes, D.Sc.
E. C. Snow, C.B.E., D.Sc.
J. Calvert Spensley, O.B.E.
*Percy Stocks, M.D.
A. D. Webb, C.B.E.
John Wishart, D.Sc.
F. Yates

Those marked * were not Members of Council during the preceding Session.

HONORARY TREASURER—A. W. Waterlow King.

HONORARY FOREIGN SECRETARY—E. C. Snow, C.B.E., D.Sc.

ASSISTANT SECRETARY—L. Catharine Thorburn.

HON. SECRETARIES—H. W. Macrosty, O.B.E. E. C. Snow, C.B.E., D.Sc.: Leon Isserlis, D.Sc.

ENGINEERING OFFICES ASSOCIATION.

60, WATLING STREET, LONDON, E.C.4.

CHAIRMAN & SECRETARY—Guy F. Johnson.

Established

EDINBURGH INSURANCE NURSING CLUB.

1930

OBJECTS—To provide members with specialist, medical and surgical services, together with the requisite nursing home facilities.

COMMITTEE:

John E. Bell, North British & Mercantile, Chairman
A. Graham Donald, M.A., F.F.A., F.R.S.E., Scot. Prov.
W. R. McIlvenna, F.F.A., Scot. Equit.
John Henderson, F.R.S.E., F.C.I.I., Edinburgh

A. E. King, F.F.A., F.I.A., Standard Life
W. A. Robertson, F.F.A., F.R.S.E., Century
G. R. Reid, F.F.A., Scot. Widows'

HON. SECRETARY & TREASURER—W. Purves, F.F.A., North British & Mercantile,
64, Princes Street, Edinburgh.

Founded

INSURANCE FLYING CLUB, LIMITED.

1932

OBJECTS—The bringing together as members of the club, persons interested in flying and for the purpose of providing and maintaining aeroplanes for the use and instruction of such members at the lowest possible cost.

DIRECTORS—K. K. Peters, (Chairman); Graham MacKinnon; W. Mitson.

VICE-PRESIDENTS—John Bain; Sir J. Burn, K.B.E.; H. G. Chester; G. A. T. Darby; E. H. N. Dowlen; J. E. Duder; Montague Evans; R. Hall; Walter Hargreaves; Charles Hendry; Wm. A. Hurst; Fred Hall; E. L. Jacobs; A. L. Kennedy; Viscount Knollys; A. G. Lamplugh; C. O. Lee; A. Levine; Herbert Lewis; A. MacDonald; Sir Percy MacKinnon; Graham MacKinnon; V. M. Magnus; H. C. Malyon; P. H. Matthews; W. Mitson; A. E. Morgan; Sir E. Mountain; W. W. Otter-Barry; Leslie E. Parsons; E. W. Payne; K. K. Peters; Kenneth Poland; E. R. Pullbrook; A. Rendtorff; G. G. Sharman; R. Sketch; G. R. Stamp; A. B. Stewart; Victor Thomson; Norman Walker; A. J. Whittall; Henry Willis; W. A. Workman.

INSTRUCTORS—G. E. Clair; S. K. Wiltshire; R. Harris.

SECRETARY—S. K. Wiltshire, Willis Faber & Dumas, Ltd., 54, Leadenhall St., London, E.C.3.

Established

EDINBURGH INSURANCE GOLFING SOCIETY.

1922

PRESIDENT—A. C. Murray, Scottish Equitable.

VICE-PRESIDENTS—A. E. King, Standard; A. J. Queen, Scottish Insurance Corporation; R. L. Gwilt, Scottish Widows' Fund.

COMMITTEE:

J. S. Adam, Life Association
J. B. Miller, Scottish Widows'
W. B. C. Scott, London

John Robson, North British & Mercantile
W. Skene, Scottish
J. G. Boyd, Alliance
I. V. Ferguson, Scottish Widows' Fund

HON. TREASURER—J. H. Pottie, Eagle Star.

AUDITOR—W. S. Malloch, Eagle Star.

CAPTAIN—W. A. Macmillan, N.B. & M.

VICE-CAPTAIN—G. C. McIlwrick, S.U. & N.

HON. SECRETARY—William Beaton, The London Assurance, 17, Rutland Street, Edinburgh.

Established

INSURANCE GOLFING SOCIETY OF LONDON.

1914

OBJECTS—To give members of the insurance profession in London an opportunity of meeting twice a year socially. The membership is limited to one hundred, and is confined to chief officials.

PRESIDENT—H. S. Milligan, Esq.

PAST PRESIDENTS—Geoffrey Marks, C.B.E.; R. Y. Sketch; R. McConnell; W. Crichton Slagg; Norman M. Walker; Charles Hendry; C. H. Falloon; K. K. Peters; S. A. Bennett; H. M. Trouncer; Sir Edward M. Mountain, Bart.

Sir W. J. M. Burton
H. R. Hobson
H. J. Milligan

K. K. Peters
Joseph Powell
Albert G. Scott

H. M. Trouncer
Lt.-Col. Wansbrough, C.B.E.
H. E. C. Yarrow

HON. TREASURER—J. M. Mirylees.

CAPTAIN—A. S. Hinshelwood.

HON. SECRETARY—F. E. Nuuneley, 34, Old Jewry, E.C.

Established

INSURANCE GOLF CLUB OF ABERDEEN.

1913

D. W. Brown, Sun
A. H. Lyon, London & Lancashire
J. P. Spence, Northern

COMMITTEE :

Geo. Florence, North British & Mercantile
J. A. Findlay, North British & Mercantile
P. G. Wallace, Ocean

CAPTAIN—G. S. Murdoch, Broker.

SECRETARY—J. Hughes, Assessor, 148, Union Street, Aberdeen.

INSURANCE GOLFING SOCIETY OF BIRMINGHAM.

PRESIDENT—F. A. Powell.

VICE-PRESIDENTS—A. Rowland Hill; G. H. Greaves; H. J. Greening; A. L. Hunt; J. A. Jefferson; A. E. Patrick; J. Garthwaite; A. J. H. Snushall; H. G. Tucker, E. Brooke; H. J. Humphries.

COMMITTEE :

A. C. Muffett; B. A. Peace; P. Cash; R. J. Young.

CAPTAIN—R. V. Robinson

HON. TREASURER—E. F. Jones, County Fire, 41, Temple Street.

HON. SECRETARY—G. H. A. Workman, Commercial Union, 25, Bennett's Hill.

INSURANCE GOLF CLUB OF GLASGOW.

PRESIDENT—R. F. James, London & Scottish.

VICE-PRESIDENTS—W. P. Campbell, Royal Exchange; W. M. Smith, Prudential; K. I. G. Mathieson, Century; W. A. Macpherson, North British & Mercantile; J. M. Ross, Scottish Amicable; W. Yates, Scottish Union & National.

COMMITTEE :

I. Hay, Century
L. Black, Colonial Mutual
G. R. Macpherson, Scottish Widows
CAPTAIN—E. A. Buchanan, Equity & Law.

J. G. McGeoch, Employers.
T. G. Chrystie, Sun
T. Robertson, Phoenix

VICE-CAPTAIN—W. E. Turner, Turner & Copland.

HON. AUDITOR—W. Dick, McLaren, Dick & Co.

HON. SECRETARY & TREASURER—C. A. Ingham, North British & Mercantile.

Founded

LONDON INSURANCE OFFICES' FOOTBALL ASSOCIATION.

1908

Affiliated to the Amateur Football Alliance.

PATRONS—Rt. Hon. Lord May of Weybridge; Rt. Hon. Viscount Runciman of Doxford; Sir Francis Norie-Miller, Bart, J.P.; Sir Fredk. W. Pascoe Rutter; S. A. Bennett, Eagle Star; E. A. Boston; W. H. Brown; Arthur Burns (C. E. Heath & Co., Ltd.); Walter Carter; Lt.-Col. Chas. D. Crisp, O.B.E., J.P., Norwich Union Life; J. H. Dixon; Hubert L. Faber; Charles Hendry; P. F. H. Hodge; T. E. Kessell; G. L. Lambert; A. Lawson; Herbert Lewis; W. T. Maudsley; R. M'Connell; A. Mogg; Jas. G. Nicoll; W. H. Norris; Geo. W. Reynolds; A. M. Walters; F. White.

PRESIDENT—A. MacDonald, Royal Exchange.

DEPUTY-PRESIDENT—W. A. Workman, F.I.A., Legal & General.

PAST-PRESIDENTS—R. J. Paull, Ocean Accident, deceased; R. M'Connell, Royal & Globe; O. Morgan Owen; Alliance, deceased; Jas. G. Nicoll, Scottish Union; R. M'Connell, Royal & Globe; G. W. Reynolds, Guardian; C. H. Falloon, Atlas; Alfred Skeggs, Royal London (deceased); W. W. Otter-Barry, B.A., Sun; Sir Joseph Burn, K.B.E., F.I.A., Prudential; R. Y. Sketch, Phoenix.

VICE-PRESIDENTS

Rt. Hon. Viscount Knollys, D.F.C.,
Emp. Liab.

G. F. Gray, Royal London
R. J. Gwilt, Car & General & Motor
Union

Wm. Penman, F.I.A., Atlas

W. T. Perry, Ocean

K. K. Peters, Northern

F. G. Pook, Mercantile & General

H. E. Raynes, F.I.A., Legal & Gen.

A. Rendtorff, Sterling Offices Ltd.

A. S. Rogers, London & Lancashire

G. M. Rose, General Accident

H. J. Sayer, Pearl

E. F. Spurgeon, F.I.A., Prudential

G. R. Stamp, Cornhill

T. H. E. Stoker, Cornhill

W. J. L. Stribling, Caledonian

A. G. Sweet, Guardian

J. J. Tait, Municipal

H. J. Tapscott, Friends' Provident

& Century

Victor Thomson, J.P., Licenses &

General

J. Turvill, Cornhill

Norman M. Walker, British General

W. H. Walker, Union

J. Wilcox Holgate, A.S., National

Claude Wilson, Cornhill

W. F. Woodward, London &

Manchester

H. H. Austin, F.I.A., Pearl
F. Cecil Barley, Victory
R. F. Barnett, Alliance
F. R. Bellamy, Royal & Globe
E. J. W. Borrajo, M.B.E., A.I.A.,
Prudential

Vernon E. Boys, Legal & General
Francis J. Carter, Liv. Vic.
Major R. C. Cole, M.B.E., T.D.,
Norwich Union Fire

Charles A. L. Collins (A. J. Collins
& Co., Ltd.)
Frank B. Cooke, London & Scottish
C. R. V. Coutts, F.I.A., Prov. Mut.
P. C. Crump, O.B.E., F.I.A., Pruden-
tial

S. R. Day, County Fire
C. C. H. Drake, F.I.A., Prudential
Raymond Dumas, Cornhill
E. B. Ferguson, Phoenix
B. A. Glanvill (Glanvill, Enthoven
& Co.)

Guy F. Johnson, A.O.A.
C. E. Kingham, F.I.A., United
Kingdom Provident
H. F. Kirrage, Scottish Union
Capt. A. G. Lamplugh, British
Aviation

W. Langton Cavers, Ocean
C. H. Leach, Northern
H. O. Leach, Sun of Canada
A. Levine, M.A., F.I.A., Alliance
J. H. Luxton, National Provincial
A. J. Makins, Commercial Union
S. J. Marsh, Law Fire
H. S. Milligan, N. B. & Mercantile
J. M. Mirylees, Westminster Fire
W. Mitson, Cornhill
A. E. Morgar, London
S. Nerie-Müller, M.C., J.P., M.A.
General Accident

LIFE VICE-PRESIDENTS (for services rendered)—D. M. Wilson, Motor Union; H. A. Roberts, Ibis; S. J. Webb, Royal London; S. Manchee, Law Accident.

COUNCIL :

H. Bate, Bardhill
R. B. Giles, Temple Bar
C. T. Hancock, Atlas
S. J. Horton, Alliance

B. D. Nicolson, Cuaco
C. C. Oakes, Phoenix
M. G. Palmer, Eagle Star

V. J. Roynon, Gaflac
F. A. Swan, Cornhill
F. A. Watson, Pearl

OFFICERS :

HON. TREASURER—J. Dupuy, Employers' Liability, Hamilton House, Victoria Embankment, E.C.4.
Tel.: Central 5260.

HON. REFEREES' SECRETARY—A. G. Stainer, Liv. Vic., 51, Alicia Av., Kenton, Harrow, Middx. Tel.: Wordsworth 2319.
LEAGUE CHAIRMAN—P. J. Were, Athlon, 10, St. James's Street, S.W.1.

LEAGUE VICE-CHAIRMAN—D. W. S. Wallace, Cornhill.

HON. LEAGUE SECRETARY—W. A. Jewell, Pearl, 252, High Holborn, W.C.1. Tel.: Holborn 8441.

HON. AUDITORS—S. J. Horton, County Fire; F. A. Watson, Pearl.

GENERAL SECRETARY—A. J. Jewell, 3, Belle Vue Mansions, Devonshire Road, Forest Hill, S.E.23.

Telephones: Forest Hill 2753; Paddington 7601.

Founded

INSURANCE CHESS CLUB.**PRESIDENT**—C. H. Falloon (Atlas)
VICE-PRESIDENTS:

1893

H. H. Austin, F.I.A., Pearl
R. F. Barnett, Alliance
W. G. Barrett, F.I.A., United K.
A. D. Besant, F.I.A., Clerical Medical
& General
E. A. Boston, F.C.I.I., Phoenix
Harvey Bowring (C. T. Bowring &
Co., Ltd.)
W. H. Brown, London & Man.
Sir Joseph Burn, K.B.E., F.I.A.,
Prudential
F. J. Cameron, F.F.A., F.I.A.,
Caledonian
J. T. Campbell, F.F.A., National Mut.
of Australasia.
W. Langton Cavers, Ocean
J. C. Cornelius, British Law
C. R. V. Coutts, F.I.A., Prov. Mut.
Sir Wm. Elderton, C.B.E., F.I.A.,
Equitable
A. Harman, Liverpool Victoria
Charles Hendry, F.C.I.I., Lon. & Lcs.
H. P. Hewitt, Mercantile & Gen.

William A. Hurst, O.B.E., F.C.I.I.,
Car & General
F. Kirsopp, Liverpool Victoria
A. T. King, N. B. & M.
R. G. Knowles, Railway Passengers
C. H. Leach, Northern
H. O. Leach, Sun Life of Canada
A. Levine, Alliance
A. MacDonald, Royal Exchange
Steuart MacNaughten, F.F.A., F.I.A.,
Standard
H. C. Malyon (Matthews Wrightson
& Co., Ltd.)
H. S. Milligan, N. B. & M.
Arthur E. Morgan, Lon. Assurance
Sir Edward M. Mountain, BART., J.P.,
Eagle Star
James G. Nicoll, J.P., F.C.I.I. Scottish
Union & National
Sir Francis Norie-Miller, BART., J.P.,
F.C.I.I., F.E.I.S., Gen. Accdt.
Col. H. J. P. Oakley, M.C., T.D., F.I.A.,
North British & Mercantile

L. E. Parsons, Nat. Emp. Mut.
K. K. Peters, Northern
G. H. Recknell, F.I.A., F.F.A.,
Nat. Mutual
R. W. Reid, Sterling Offices
A. Rendtorff, Sterling Offices
J. Rietchel, F.I.A., Sun Life
A. S. Rogers, Lon. & Lancs.
G. C. Rogers (Leslie & Godwin)
A. H. Shrewsbury, F.I.A., Law,
Union & Rock
J. Dyer Simpson, Royal
K. Y. Sketch, F.C.I.I., Phoenix
H. J. Tapscott, F.C.I.I., Friends'
Provident & Century
Victor Thomson, Licenses & Gen.
Norman M. Walker, F.C.I.I., Brit. Gen.
F. White, F.C.I.I., Sun Fire
H. S. Whiting, Sun Fire
Henry Willis (Willis, Faber &
Dumas, Ltd.)
Claude Wilson, Cornhill
W. A. Workman, F.I.A., Leg & Gen.

L. A. Durham, F.C.I.I., C. T. Bowring
& Co., Ltd.

CHAIRMAN—G. W. Richmond.
P. W. Flack, Royal
A. Furlong, Ocean
H. A. Holmes, Lon. & Man.

J. Mason, Matthews Wrightson
G. Tregaskis, Sun Fire

MATCH CAPTAIN—G. H. Wilmot, Willis, Faber and Dumas, Ltd., 54, Leadenhall Street, E.C.3. 'Phone: Monument 3411.
Extension 277.

HON. TREASURER—C. H. Falloon, F.C.I.I., Atlas.

HON. AUDITOR—A. Tooke, F.C.A.

HON. ASSISTANT SECRETARIES:

R. E. James, National Mutual Life Association of Australasia, Ltd., 5, Cheapside, E. C. 2. 'Phone City 1606.
and G. C. Nurse, Local Govt. Guar., 1, Queen Street Place, E.C.4. 'Phone: Central 3683.

HON. SECRETARY—C. S. Frost, Sun Life Assurance Society, Friday House, Friday Street, E.C.4. 'Phone: City 1676

INSURANCE OFFICES' AMATEUR SWIMMING ASSOCIATION.

(Affiliated to the S.C.A.S.A., A.D.A., R.L.S.S., L.W.P.L., M.C.W.P.A.)

OBJECTS—(a) To encourage the practice of swimming, water polo, life saving and diving amongst the officers of the various insurance offices. (b) To encourage insurance offices without clubs to form them and to affiliate to the Association. (c) To promote insurance offices' team, individual, water polo, life saving and diving championships and competitions and to be responsible for the carrying out of same.

PATRONS—Rt. Hon. The Earl Winterton, M.P. and Sir Edgar Horne, Bt.

PRESIDENT—Arthur E. Morgan, Esq.

1913-1927, The late Right Hon. Lord Lawrence of Kingsgate, North British & Mercantile.

PAST PRESIDENTS—1928, Sir Joseph Burn, K.B.E., Prudential; 1929, W. W. Otter Barry, Sun;

1930, H. J. Tapscott, Friends' Prov. & Century; 1931, R. Y. Sketch, Phoenix;

1932-1933, Wm. A. Hurst, O.B.E., Motor Union; 1934-1935, A. Rendtorff, Sterling Offices.

1936-1937, W. A. Workman, Legal & General.

VICE-PRESIDENTS:

John Bain (A. W. Bain & Sons)
H. F. Baker, Motor Union
F. Cecil Barker, Victory
H. Muir Beddall
F. R. Bellamy, Royal
Walter Hugh Brown, Lon. & Man.
T. Buckley, "Post Magazine"
F. L. Cameron, Caledonian
F. Conradi, L'Union of Paris
Frank B. Cooke, London & Scottish
P. Cranmer, Lloyd's
H. S. Daniel, Century
H. D. Day, Mutual Property
Basil Dumas (Willis, Faber &
Dumas)
Montague Evans (C. E. Heath & Co.)
C. H. Falloon, Atlas
G. F. Gray, Royal London
H. J. Greening, Beacon
Major A. F. Greenwell
(Sedgwick Collins & Co.)
A. S. Hinshelwood, Fire Offices
Committee

Maj. William Guy Horne, Prudential
E. W. Humphrey, Chartered
Insurance Institute
Rt. Hon. Lord Inverforth, F.C.
Guy F. Johnson, Acct. Offices' Ass.
H. F. Kirrage, Scottish Un. & Nat.
The Viscount Knollys, D.P.C.,
Employers' Liability
J. Roy Lancaster, Prudential
Alex. Lawson, Gresham Life
H. O. Leach, Sun of Canada
A. Levine, Alliance
Herbert Lewis, Commercial Union
E. Linnell, Sun Life
A. MacDonald, Royal Exchange
Sir F. Norie-Miller, BART., J.P.,
General Accident
S. Norie-Miller, General Accident
J. A. Milne
W. Mitson (Willis, Faber & Dumas)
Sir E. M. Mountain, J.P., Eagle Star
G. A. Mullins, Pearl

A. Baird Murray (Sedgwick Collins
& Co.)
K. K. Peters, Northern
F. G. Pook, Mercantile & General
G. W. Reynolds, Guardian
G. C. Rogers (Leslie & Godwin)
Sir F. W. P. Rutter, London & Lancs.
H. J. Sayer, Pearl
J. Dyer Simpson, Royal
W. Crichton Slagg, Fire Offices' Co.
G. R. Stamp (Willis, Faber & Dumas)
H. R. Sutcliffe, Century
Victor Thomson, Licenses & Gen.
Norman M. Walker, British Gen.
H. J. Whitcomb
Claude Wilson, Cornhill
H. E. Wilson
G. M. Wyatt

ACTING PRESIDENT—J. H. Skinner, Royal London

HON. AUDITORS—S. V. Hedges, Phoenix; F. Kenchington, North British.

HON. SOLICITOR—Kingsley Wood Williams & Murphy. **HON. HANDICAPPER**—J. R. Miles, N. Brit., 65, Cornhill, E.C.

HON. CHAMPIONSHIP SECRETARY—E. A. Vernon, (Willis, Faber & Dumas), 54, Leadenhall Street, E.C.

HON. WATER POLO SECRETARY—W. Martin (Willis, Faber & Dumas), 54, Leadenhall Street, E.C.3.

EXECUTIVE:

R. A. H. Batchelor, Alliance
F. C. Broggio, N. B. & M.
H. W. Coltman, Yorkshire
Miss M. E. Edmondstone, Alliance

A. A. Grindrod, Employers' Liab.
E. R. Hart, Miss, Pearl
R. Miller, Cuaco
G. J. Short, Cornhill

F. Stevens, Hearts of Oak Benefit
T. C. Story, Cornhill
H. F. Streeten, Pearl
A. S. Thompson, Prudential

DELEGATES—S.C.A.S.A. (1) William C. Gulliver, Century and J. R. Miles, N. B. & M.

R.L.S.S. (1) A. S. Thompson, Ibis.

M.C.W.P.A. (3) A. S. Thompson, Prudential; F. C. Broggio, North British & Mercantile;

W. A. Martin, Willis, Faber & Dumas. L.W.P.L. (1) W. Martin (Willis, Faber & Dumas)

PRESS REPRESENTATIVE—G. J. Short, Cornhill.

HON. GEN. SECRETARY & TREASURER—William C. Gulliver, Century, 7, Leadenhall Street, E.C.

Founded

INSURANCE OFFICES' LAWN TENNIS ASSOCIATION.

1925

(Affiliated to the L.T.A.)

OBJECTS—(a) To advance the interests of the game amongst the staffs of insurance companies. (b) To employ the funds of the association in such manner as shall be deemed for the best interests of the game. (c) To make, maintain and publish regulations relating to and for the management and control of championships, prize meetings, matches between members of the association, and representative club matches with other clubs and associations.

PRESIDENT—A. H. Riseley, Esq., Cornhill.

VICE-PRESIDENTS :

W. A. Hurst, O.B.E., F.C.I.T., Car & General	A. E. Phelps, Royal Exchange
F. Kirsopp, Liverpool Victoria	Lieut.-Col. P. L. Reid, O.B.E., Prudential
Viscount Knollys, O.F.C., Employers' Liability	A. S. Rogers, London & Lancs.
A. Levine, M.A., F.I.A., Alliance	H. J. Sayer, Pearl
A. MacDonald, Royal Exchange	R. Y. Sketch, Phoenix
H. S. Milligan, N.B. & M.	A. G. Sweet, Guardian
A. Morgan, London	H. J. Tapscott, Century
Sir Edward M. Mountain, Bart., J.P., Eagle Star	A. C. Thorne, F.I.A., Equity and Law
K. K. Peters, Northern	V. Thomson, Licenses and General
	N. M. Walker, F.C.I.T., Brit. General
	W. A. Workman, F.I.A., Leg. & Gen.

COMMITTEE :

Alliance Assurance Co., Ltd.	Northern Assurance Co., Ltd.
Legal & Gen. & Gresham Ass. Society, Ltd.	Prudential Assurance Co., Ltd.
North British & Mercantile Ins. Co., Ltd.	Royal L'pool, London & Globe Ins. Co., Ltd.
	Royal Exchange Assurance

HON. TREASURER—P. A. E. Wild, Prudential Assurance Co., Ltd., Holborn Bars, E.C.1.

Tel. No. : Holborn 9222. Extn. 409.

HON. MEN'S MATCH SEC.—T. H. Hodgson, Phoenix Assurance Co., Ltd., Phoenix House, King William Street, E.C.4.

Tel. No. : Mansion House, 9876.

HON. LADIES' MATCH SECRETARY—Miss K. V. Grant, Prudential Assurance Co., Ltd., Holborn Bars, E.C.1.

Tel. No. : Holborn 9222. Extn. 503.

BANKERS—Barclays Bank, Limited.

HON. SECRETARY—E. O. Austin, Royal Exchange Assurance, Royal Exchange, E.C.3. Tel. No. : Mansion House 9898

INSURANCE ATHLETIC ASSOCIATION.

(Affiliated to the A.A.A., W.A.A.A., E.C.C.U. and R.W.A.)

OBJECTS—(a) To hold Championship Competitions both on the flat and across country and recognised field events. (b) To control, select and regulate the entries of teams and individuals in representative athletic contests and to arrange inter-association contests and relay races as and when desirable.

PATRONS—Frank H. Bale, O.B.E., M.I.M.E.; F. R. Bellamy; F. G. Bowles; Thomas Buckley; F. J. Carter; T. B. Ching; Lt.-Col. D. Crookes, D.S.O.; Sir Harold Elverston; Montague Evans, J.P.; C. H. Falloon; J. Wilcock Holgate; William A. Hurst, O.B.E.; J. A. Jefferson; Rt. Hon. The Viscount Knollys, D.F.C.; J. R. Lancaster; A. MacDonald; H. L'Estrange Malone, W. Mitson; Brian E. S. Mountain; Sir E. Mountain, Bart., J.P.; Sir F. Norie-Miller, Bart., J.P.; Col. H. J. P. Oakley, M.C., T.D.; W. N. Proddow; K. K. Peters, A.C.I.L.; Sir Frederick Pascoe Rutter; A. Rendtorff; Sir Cecil Roll, Bart.; H. J. Sayer; R. Y. Sketch; H. J. Tapscott; Victor Thomson; Sir George Tilley; Viscount De Vesci; Sir James Leigh Wood, K.B.E., C.B., C.M.G.

PRESIDENT—H. J. Sayer.

VICE-PRESIDENTS—Rt. Hon. Lord Burghley, M.P.; F. J. H. Hill; H. A. Johnston; J. MacInerney; G. A. Mullins; E. J. D. Ratcliff; C. V. Sparrowe; H. M. Smith; A. P. Turk; W. D. Whiter; V. Ward-Dougherty.

COMMITTEE :

D. S. Edmondson, Atlas	H. J. Holmes, London & Lancs.	H. D. Thompson, South British
A. A. Weatherby, Cornhill	S. F. Woodley, Natappro	I. Ferguson, Sun Life of Canada
H. E. Farmer, Cuaco	K. E. R. Green, Phoenix	C. G. Ogden, Bardhill
D. R. Goad, Eagle Star	F. C. Haynes, Premier	I. W. Hurley, Northern
V. W. Rogers, Employers Liability	C. B. Langley, Prudential	
T. S. Chambers, Erycnus	G. H. Moxley, Royal Exchange	

HON. AUDITOR—H. W. Jewell, Crofts Hill, Roscote Road, Hendon

HON. TREASURER—A. P. Turk, 7, Waterloo Place, S.W.1.

HON. SECRETARY—J. MacInerney, 85, Brook Green, W.6.

Founded

INSURANCE BOXING CLUB.

1920

(Affiliated to the A.B.A.)

OBJECTS—To encourage the art of self-defence among the officers of Insurance companies and brokerage firms, to promote boxing tournaments, to control, select and regulate the entries of Insurance teams in representative contests and to arrange inter-club matches.

PRESIDENT—R. A. Loudoun.

VICE-PRESIDENTS :

A. Baird Murray	T. Frazer	H. S. Milligan
D. Baird Murray	F. E. Green	K. K. Peters
H. A. Balston	G. Green	F. G. Pook
P. O. Barendt	C. Hendry	F. J. Pope
R. A. Beckett, M.C.	Wm. A. Hurst, O.B.E.	A. Rendtorff
W. C. Blackburn	C. K. James	R. Y. Sketch
F. C. Browning	R. Knowles	N. M. Walker
A. Cansdale	H. Kingston	W. H. Walker
Lt.-Col. R. J. Carruthers, D.S.O.	G. L. Lambert	Lt.-Col. R. Walker-Royance
A. E. Craven	H. Lewis	A. G. Wheeler
Wm. H. R. Dewey	R. K. Lochhead	W. J. Williams
C. E. Dunkin	A. J. Makins	W. A. Workman
D'Arcy Edmondson	W. T. Maudsley	O. J. Fulton-Forrest
H. Falkus	W. H. McKerrow	

CAPTAIN—W. M. J. G. Crocker.

VICE-CAPTAIN—G. F. Richardson.

COMMITTEE—R. L. Norris, Chairman; F. J. R. Creasy; W. M. Crocker; O. J. Fulton-Forrest; E. W. Grayson; A. A. Gridrod; H. V. Lewis; B. K. Manbey, M.C.; G. F. Richardson; R. J. Sawyer; Dr. S. W. H. Stuart, C. Taylor.

HON. MEDICAL OFFICER—Dr. S. W. H. Stuart.

PROFESSIONAL INSTRUCTOR—A. Hewitt.

HON. AUDITORS—D. A. Harding, M.C.; E. J. Pennack.

HON. TREASURER—A. G. Buxton.

HON. ASSISTANT TREASURER—B. Wakeford.

HON. SECRETARY—L. H. Palmer, Union Assurance Society, Ltd., 1-2, Royal Exchange Buildings, E.C.3.

Established

INSURANCE RIFLE CLUB.

1906

RANGES—2, Bowers Passage, Cutler St., E.1 (near Liverpool St. station).

PRESIDENT—A. J. Makins.

VICE-PRESIDENTS:

F. Cecil Barley
R. F. Barnett
A. Batrick
Maj. R. A. Beckett, M.C.
F. R. Bellamy
S. A. Bennett
E. A. Boston
Sir Joseph Burn, K.B.E., F.I.A.
W. Langton Cavers
R. J. Crowe
G. A. T. Darby
C. H. Falloon
T. Frazer
E. B. Ferguson
R. Gibson
C. Hendry
R. M. Hamilton
A. S. Hinshelwood
H. R. Hobson, D.S.O.

W. A. Hurst, O.B.E.
Guy F. Johnson
H. F. Kirrage
The Viscount Knollys, D.F.C.
R. G. Knowles
C. H. Leach
A. Levine
J. W. J. Levien
Herbert Lewis
A. MacDonald
C. J. Mackenzie-Grieve
W. T. Maudsley
J. A. Milne
A. E. Morgan
B. E. S. Mountain
J. G. Nicoll
S. Norie-Miller
H. S. Milligan
Col. H. J. P. Oakley, M.C., T.D.

W. W. Otter-Barry
K. K. Peters
A. E. Phelps
F. G. Pook
A. Rendtorff
G. W. Reynolds
A. S. Rogers
E. V. Rutter
G. G. Sharman
A. H. Shrewsbury
R. Y. Sketch
A. G. Sweet
J. H. Tapscott
N. M. Walker
W. H. Walker
Thos. Wallas
A. W. Wamsley
F. White
W. A. Workman, F.I.A.

HON. TREASURER—B. A. Funnell, Railway Passengers Assurance Co., 64, Cornhill, E.C.3.
HON. SECRETARY—F. Alec Pocock, Railway Passengers Assurance Co., 64, Cornhill, E.C.3.

INSURANCE OFFICES' RUGBY FOOTBALL UNION.

OBJECTS—To further the interests of Rugby Football amongst the Insurance Offices, and in particular to hold an Annual Competition. Also to arrange representative fixtures.

PRESIDENT—Hedley C. Wright.

COMMITTEE:

J. Q. Gale, Caledonian
D. A. Bond, Scottish Widows'

C. Mortlock, Prudential
E. J. Watkinson, Empl. Liab.
G. C. Green, Northern

H. J. B. Seal, Zurich
G. R. Haines, Phoenix
W. H. Plummer, Comm. Union

HON. AUDITORS—F. S. Furneaux, Employers' Liability; J. E. Godwin, Phoenix.

HON. MATCH SECRETARY—J. Q. Gale, 5, Lothbury, E.C.2.

HON. SECRETARY—G. C. Green, Northern, 1, Moorgate, E.C.2.

MANCHESTER INSURANCE SPORTS AND SOCIAL CLUB.

PRESIDENT—V. Hawke, Royal.

PRESIDENT ELECT—E. Ariel-Wright, Royal.

VICE-PRESIDENTS:

F. J. Allen, Atlas
A. F. Anstey, London & Scottish
E. J. Ashley (W. Heap)
L. Ashmore, Refuge
R. G. Atkins, Motor Union
C. Bailey, County
N. Barker, Phoenix
R. Bennett, Refuge
T. Langton Birley, Broker
V. Bindon Blood, Legal & General
A. E. Boucher, Guardian
C. W. Bowker (W. Heap)
J. G. Brocklehurst, Assessor
T. R. Bromley, Assessor
(26, Cross Street)
H. Brooks, Co-op.
J. L. Brundrett, Vulcan
F. H. Bullock, Vulcan
W. E. G. Burge, Prudential
E. A. Butter, Scot. Union
Y. A. Buttery, Motor Union
T. K. Buxton (Chapman & Co.)
Dr. John Byrd (39, N. Ann Street)
B. Caldwell, Nat. Prov.
L. Chambers (Chambers McGowan)
J. A. Chandler, Life Assoc. of Scot.
T. S. Chapman, London
F. G. Cheetham, State
C. Clegg, Refuge
A. E. Cooper, Royal
J. A. Cooper, Car and General
A. V. Cotton (Consulting Engineer)
A. T. Crawford, Royal
J. R. Cragh, London
W. T. Crosbie, Motor Union
E. T. Dale, Vulcan
C. M. Davies, British General
W. Davies, Edinburgh
H. Dawson (45, Dudley Road,
Whalley Range)
G. L. Deacon, L. & L. & G.
J. F. Dean, Palatine
W. H. Deighton, Royal London
J. G. Dickson, Scot. Prov.
P. J. Elliott, Eagle Star
F. A. E. Evans, Fed. Emp.
H. C. Evans (12, Ollerbarrow Road,
Hale)

Marcus Fleeson (M. Fleeson & Co.)
L. V. Gerrard, British Engine
F. D. Gray, Sun of Canada
John Gray (Wm. Heap)
C. N. Glidewell, Broker
I. R. Green, Refuge
R. C. Green, Refuge
E. E. Griffith, Union Marine
J. H. Griffiths, State
L. Gurney, Thames & Mersey
R. S. Harper, Refuge
D. R. Heath, Prov. Acctd.
R. E. Heathcock, Western
E. H. Hedley, Sun
E. A. Hodgkinson, Northern
F. Holden, Hand-in-Hand
W. Hunt, Scot. Insurance
F. Irving, Road Transport
J. P. Jones, Co-op.
V. D. Kelsall, Cornhill
E. A. Kenyon (Rushton Son & R.)
F. C. Kerridge, Broker
C. H. Knight (Leslie & Godwin)
C. Lambert, Legal & General
G. R. Lant, Law Union
J. T. Lawton, Warden
A. G. Lee, C. W. S. (Health)
S. G. Leigh, Refuge
N. Leonard, Natl. Boiler
C. A. Linstow (Scholfields, Ltd.)
N. E. Lloyd, Comm. Union
T. Lord (Wood Lord & Co.)
J. F. Martyr, London Life
J. Mayson (Mayson Taylor)
T. C. Metcalf, Atlas
E. W. Milburn, Yorkshire
W. Millar, Ocean Marine
W. H. Mills, Royal Ex.
W. Missett, Royal London
J. M. Moody, Cockshoots
J. Morris, National Boiler
S. Morton, National of G.B.
E. Moss, Royal
J. W. Moss, Refuge
Gilbert Murray, Broker
R. B. Murray, National Boiler
J. E. Nall, Vulcan
Wm. Naylor, Legal

Alec. Neill, National Mutual
F. J. Oates (47, Birch Road), C.C.H.
D. G. Owen, Comm. Union.
W. F. Pearce, National Boiler
W. Penney, Assessor
R. J. Pickering, London & Lancs.
W. A. Pope, Caledonian
A. Prescott (Preston & Prestcott)
T. W. D. Price, Phoenix
J. Proctor Green, Refuge
W. Proctor Green, Refuge
J. Proctor Pearson, Refuge
W. Proctor Pearson, Refuge
C. W. Provis, Avon.
W. Proctor Smith, Refuge
A. E. Quantrell, Scot. Union
G. W. Rodwell, General Accident
Alec. Russell, London & Lancs.
S. F. Scates, Prudential
A. Scholfield (A. Scholfield & Co.)
F. B. Scholfield, Broker
J. A. Scholfield, Broker
T. B. Sherwood, Comm. Union
M. Smith, Emp. Liability
P. E. Smith, Scottish Widows
A. H. Somerville, Scottish Auto.
T. B. Standring (14, Bowkers Row,
Bolton)
Nevill Strange
F. Street, Co-op.
A. Swift, Refuge
H. Tetley ("Lyndhurst," Guest
Road, Prestwich.)
E. H. Thomas, Century
M. J. Thurston, Legal & General
S. Townsend, Ocean
T. Y. Unwin, Beacon
F. Wadsworth, Broker
W. Walton, L. & L. & G.
A. Westcott, Railway Pass.
E. Weston, Alliance
J. B. Whitaker, Refuge
C. E. Wigelsworth, Policy Holder
H. A. Wilcock, Vulcan
J. Holgate Wilcock, Refuge
E. A. Wright, Royal
C. F. Yates, British Law
W. Yorke, Broker

COMMITTEE:

C. L. Willis, Provincial
A. H. Capewell, Legal & General
Miss Coles, Gen. Accident
Miss Cotchin, Comm. Union.

N. Haddock, Royal
H. Lawler, Provincial
H. W. Roberts, Nat. Bir.
Miss Borton, Nat. Boiler

G. E. Gilby, Vulcan
C. M. Davies, British General
Miss Withers, Northern

HON. AUDITORS—G. Spencer Turner, Royal; and G. Forsyth, Phoenix.

HON. TREASURER—J. A. Green, Natl. Boiler Ins. Co., St. Mary's Parsonage, Manchester.

HON. ASSISTANT SECRETARY—F. V. Hickling, Royal.

HON. SECRETARY—W. Graham Heap (W. Graham Heap & Co.), 7, St. James's Square, Manchester.

Established

INSURANCE MUSICAL FESTIVAL SOCIETY.

1923

OBJECTS—To hold an annual Festival of choral and orchestral music in aid of charity.

PRESIDENT—S. A. Bennett.

VICE-PRESIDENTS:

F. Cecil Barley
F. R. Bellamy
John Bond, O.B.E.
Sir Joseph Burn, K.B.E., F.I.A., F.S.I.
Francis J. Carter
W. Langton Cavers
J. C. Cornelius
C. R. V. Coutts, F.I.A.
S. R. Day
H. C. Dumbell
Sir W. Pahn Elderton, G.B.F., F.I.A.
F. A. E. Evans
James Evans
C. H. Falloon
S. W. Gladwell

H. J. Greening
Carlton Hall
R. M. Hamilton
Charles Hendry
W. A. Hurst, O.B.E.
C. K. James
C. H. Leach
H. O. Leach
H. Lewis
A. MacDonald
J. J. Monkhouse
Arthur E. Morgan
S. Norie Miller, M.C., M.A., J.P.
R. E. Oldfield
W. W. Otter-Barry

K. K. Peters
F. G. Pook
H. E. Raynes, F.I.A.
A. S. Rogers
A. H. Rowell
H. J. Sayer
H. J. Tapscott
N. M. Walker
W. H. Walker
F. J. Williams
C. Wilson
W. A. Workman, F.I.A.

COMMITTEE:

CHAIRMAN—H. A. McLuckie, Union.

Miss H. M. Adams, Union
A. G. R. Baker, Law Union & Rock
Miss E. N. Harrison, London & Lancs.
Miss M. James, Commercial Union
E. G. Mitchell, Union
J. M. Moore, London & Manchester

L. H. Neville, Royal Exchange
Miss R. M. Padbury, Liverpool Victoria
Miss D. Rulton, Alliance
Miss D. G. Saich, Essex & Suffolk
E. M. Sharpe, Motor Union
Miss A. M. Williams, National Mutual Life

Charities benefited:—1923, Insurance Clerks' Orphanage, £144. 1925—Royal Waterloo Hospital for Women & Children £70. 1926—St. Thomas' Hospital, £35. 1927—Insurance Clerks' Orphanage, £29.
1928—St. Bartholomew's Hospital, £55. 1929—Insurance Clerks' Orphanage, £40.
1931—Insurance Clerks' Orphanage, £55. 1932—Insurance Clerks' Orphanage, £50.
1933—King Edward Hospital Memorial Fund, £51.
1934—Insurance Clerks' Orphanage, Armstrong Memorial Fund, £47. 1935—Westminster Hospital £40.
1936—Musicians' Benevolent Fund, £30. 1938—Insurance Benevolent Fund, £42 10s.
HON. TREASURER—G. F. Pearson, London & Lancashire.
HON. ASSISTANT TREASURER—Miss N. E. Hooton, Union.
HON. CHOIR SECRETARY—Miss E. I. Reeves, Insurance Unemployment Board.
HON. GEN. SECRETARY—B. H. Wain, Law Union & Rock, 7, Chancery Lane, London, W.C.2.

Established

INSURANCE ORCHESTRAL SOCIETY OF LONDON.

1924

The society was established by the reconstruction of the late City of London Amateur Orchestral Society, established in 1906, which discontinued active operations in 1914 on account of the war. Its objects are to encourage amateur talent, provide members with opportunities for the study and performance of good music, particularly that of British composers, and to provide, as far as possible, insurance operative or kindred societies who are honorary members with the necessary orchestral assistance for their productions.

PRESIDENT—A. MacDonald, Esq.

PAST PRESIDENTS—(1924-1927)—Sir Frederick Pascoe Rutter. (1928-1931)—Sir Arthur Worley, Bart, C.B.E. (Deceased). (1931-1934)—H. M. Trouncer, Esq., M.A., F.I.A. (1934-1937)—W. A. Workman, Esq., F.I.A.

VICE-PRESIDENTS:

H. T. Adlard, F.I.A.
Herbert H. Austin, F.I.A.
Chas H. Ashley
Edwin R. Balding
F. Cecil Barley
Ralph H. Barnett
F. R. Bellamy
A. D. Besant, B.A., F.I.A.
L. J. Blake
V. E. Boys
W. H. Brockelbank
W. H. Brown
Sir Joseph Burn, K.B.E., F.I.A.
F. J. Cameron, F.I.A., F.F.A.
A. Cansdale
Walter Carter
W. L. Cavers
Douglas A. Coleman
Chas. A. L. Collins
C. R. V. Coutts, F.I.A.
B. D. Cummings
A. H. Dawes
C. Lovitt Danks
B. H. Davis
C. C. H. Drake, F.I.A.
D'Arcy Edmondson
Sir Wm. Palin Elderton, C.B.F., F.I.A., F.F.A., F.S.S.
A. W. Evans, F.I.A.
C. H. Falloon
Thomas Frazer, F.F.A.

A. H. Garner
S. W. Gladwell, J.P., F.C.I.I.
J. I. Gopp, F.I.A.
R. J. Gwilt
Charles Hendry
A. J. Hicks, F.I.A.
W. A. Hurst, O.B.E.
C. S. Johnson, F.C.I.I.
C. S. Kelham, F.I.A.
R. G. Knowles
G. L. Lambert
E. Lansdowne
T. A. E. Layborn
C. H. Leach
H. O. Leach
A. Levine, M.A., F.I.A.
E. H. Lever
Herbert Lewis
James McIntyre
Robert M'Connell
H. E. Melville, F.I.A.
H. M. Merriman
J. H. Mullar
H. S. Mulligan
I. A. Miller, A.I.A., F.I.A.
Alfred Moorhouse, F.I.A.
Sir Edward M. Mountain, Bart.
Arthur E. Morgan
Sir Francis Norric-Miller, Bart., F.C.I.I., J.P., F.E.I.S.
A. W. Nicholls, A.I.A.

Col. H. J. P. Oakley, M.C., T.D., F.I.A.
W. W. Otter-Barry
W. Penney, A.C.I.I., A.I.F.I.R.E.
A. E. Phelps
H. E. Raynes, F.I.A.
G. W. Reynolds
A. E. Ridoutt
J. Rietchel, F.I.A.
A. S. Rogers
H. T. Russell Ross
R. G. Salmon, F.I.A.
H. J. Sayer
F. C. Scott
G. G. Sharman
A. H. Shrewsbury, F.I.A.
J. D. Simpson
R. Y. Sketch
S. A. Shipper
James Steuart, O.B.E., J.P., M.A.
J. A. Swan
A. G. Sweet
F. P. Symmons, F.I.A.
John J. Tait, F.C.I.I.
H. J. Tapscott
Victor Thomson
Norman M. Walker
W. H. Walker
John Watt
F. J. Williams
W. W. Williamson, F.I.A.
Claude Wilson

HONORARY EXECUTIVE COMMITTEE:

CHAIRMAN—W. C. Laing, North British & Mercantile

B. Chatterton, Yorkshire
L. R. Crimp, Alliance
F. G. Eveness (Hon. Deputy Conductor)
L. S. Fumeaux, Phoenix
S. H. Goodburn, London & Lancashire
S. A. Hawkins, Hearts of Oak
G. Lungwood, Legal & General

I. G. Marklew, Sun
E. E. Pegram, London Assurance
H. P. Renshaw, Atlas
E. K. Robinson
James Steuart
F. T. Waggett, Scottish Union
C. G. Warren, Phoenix

HON. AUDITOR—B. D. Cumming, Royal Exchange Assurance, E.C.3.

HON. TREAS.—J. H. Willott, North British & Mercantile, 61, Threadneedle Street, E.C.2.

HON. LIBRARIANS—Miss N. Flack; Mrs. Briscoe.

HON. ORCHESTRAL SECRETARY—G. E. Hunt, 3, Bull's Head Passage, E.C.3

HON. SECRETARY—Thomas Wallace, F.F.A., North British & Mercantile, 61, Threadneedle Street, E.C.2.

Established **ONE FIFTY ASSOCIATION.** 1921
 OBJECTS—The advancement of knowledge of, and interest in, Loss of Profits insurance, and the interchange of views upon matters appertaining thereto.
 PRESIDENT—J. Dupuy. DEPUTY-PRESIDENT—R. H. J. Kepple.
 VICE-PRESIDENTS—H. G. Bishop, C. F. C. Brodie; E. L. Butler; F. W. Carey; J. S. Christie; A. O. Cleaver; John Gentle; S. G. Hayles; A. G. Macken; J. E. Matthews; E. F. Sharp; G. E. Tattersall; E. A. Taylor; G. Tregaskis; W. A. Walmsley; Matthew Warren.
 COMMITTEE:
 E. A. Taylor (Past President) | C. F. C. Brodie | G. Tregaskis
 L. C. Baxter | A. O. Cleaver | W. A. Walmsley
 | B. D. Nicolson |
 HON. TREASURER—L. M. Currie, Royal Exchange, E.C.3. HON. AUDITORS—J. S. Taylor and J. E. Small.
 HON. SECRETARY—R. H. Gill, 1, Moorgate, E.C.2.

Founded **INSTITUTION OF FIRE ENGINEERS.** 1918
 OBJECTS—(a) To promote, encourage, and improve the science and practice of fire extinction, fire prevention, and fire engineering, and all operations and expedients connected therewith, and to give an impulse to ideas likely to be useful in connection with or in relation to such science and practice to the members of the Institution and to the community at large. (b) To enable members to meet and to correspond, and to facilitate the interchange of ideas respecting improvements in the various branches of the said science, and the publication and communication of information on such subjects.
 PRESIDENT—T. H. Mather, C.O.F.E., East Ham, E.
 PAST PRESIDENTS—Tom Breaks, Supt., F.B. Sheffield; Captain Bernard A. Westbrook, O.B.E., Chief Officer, Calcutta; A. Andrew, Chief Officer, Luton.
 VICE-PRESIDENTS—Henry Neal, M.B.E., A.M.I.MECH.E., Ex Chief Officer, Leicester; D. D. Sloan, Ex Chief Officer, Manchester; F. P. Mills, F.S.I., M.I.M.E., C.C.M., Chief Officer, Durham & Northumberland Collieries' Fire & Rescue Brigade, Newcastle-upon-Tyne.
 MEMBERS:
 Geo. A. Oakes, Chief Officer, L'pool. | C. Ball, Chief Officer, Birkenhead | Chas. Dixon, Ex Chief Officer,
 H. Butrows, Chief Officer, | W. H. Barker, Chief Officer, | Bromley
 Newcastle-upon-Tyne | Bournemouth | A. H. Johnstone, C.O., Enfield
 H. Johnson, Chief Officer, West Ham | T. H. Mather, Chief Officer, East Ham | J. W. Dane, Ex. C.O., Croydon
 ASSOCIATE MEMBERS:
 J. Y. Kirkup, Inspector, Bristol | Robt. Adam, C.O., Edmonton.
 HON. SOLICITOR—Evan Barlow, 1, Berridge Street, Leicester.
 AUDITORS—Messrs. Blease & Sons, Chartered Accountants, Aldwych House, London, W.C.2.
 SECRETARY & TREASURER—A. Pordage, O.B.E., Ex-Firemaster of Edinburgh, Grand Bldgs., Trafalgar Sq. London, W.C.2

LONDON SALVAGE CORPS.
 HEADQUARTERS AND CHIEF STATION—63, 64, 65, & 66, WATLING STREET, E.C.4.
 BRANCH STATIONS—159 & 161, Southwark Bridge Road, S.E.1; 90, 91 & 92, Upper Street, Islington, N.1.
 OFFICES COMPOSING THE LONDON SALVAGE CORPS:

Alliance	Essex & Suffolk	London & Scottish	Sea
Atlas	Fine Art & General	Motor Union	South British
Baptist	Gresham Fire	National of Great Britain	State
Britannic (Associate)	Guardian	North British & Mercan.	Sun Fire
British Equitable	Guardian Eastern	Northern	Union
British General	Guildhall	Norwich Union Fire	Union of Canton
British Law	Home of New York	Ocean	Victory (Associate)
Caledonian	Law	Pearl	Wesleyan & General
Car & General	Law Union & Rock	Phoenix	West of Scotland
Century	Legal	Providt. Acctd. & W. C.	Western
Commercial Union	Legal & General	Prudential	Western Australian
Congregational	Licenses & General	Queensland	Westminster
County	Liverpool & Lon. & Globe	Royal	World Auxiliary
Ecclesiastical	Local Gov. Guarantee	Royal Exchange	World Marine & General
Economic	London Assurance	Royal London	Yorkshire
Edinburgh (Associate)	London Guar. & Acctd.	Salvation Army Fire	
Employers' Liability	London & Lancashire	Scottish	
	London & Manchester	Scottish Union & Natl.	

 CHAIRMAN—K. K. Peters, Northern. DEPUTY CHAIRMAN—A. MacDonald, Royal Exchange.
 CHIEF OFFICER & SECRETARY—G. H. Whiteman. ASSISTANT SECRETARY—H. T. Hewitt.
 Telephone No.—City 8000.

FIRE SALVAGE ASSOCIATION OF LIVERPOOL, LIMITED.
 CHIEF STATION AND REGISTERED OFFICE—16, HATTON GARDEN.
 BRANCH STATION—DERBY ROAD. COTTON SALVAGE DEPOTS—JUNIPER STREET AND STUDBOLME STREET.
 MEMBERS:

Alliance	Home	Prudential
Atlas	Law Accident	Queensland
British Equitable	Law Fire	Royal
British Fire	Law Union & Rock	Royal Exchange
British General	Legal	Royal London
British Law	Legal & General	Salvation Army
Caledonian	Licenses & General	Scottish
Car & General	Liverpool & London & Globe	Scottish Union & National
Catholic National	Liverpool Marine & General	Sea
Century	London	South British
Commercial of Ireland	London Guarantee & Accident	State
Commercial Union	London & Lancashire	Sun
County	London & Scottish	Union
Economic	Motor Union	Union of Canton
Edinburgh	National of Great Britain	United British
Employers' Liability	North British & Mercantile	Warden
Essex & Suffolk	Northern	Wesleyan & General
Fine Art & General	Norwich Union	West of Scotland
General	Ocean	Western
Gresham	Palatine	Western Australian
Guarantee Society	Pearl	World Auxiliary
Guardian	Phoenix	World Marine & General
Guardian Eastern	Provident Accident & White Cross	Yorkshire

 CHAIRMAN—F. J. Williams, Royal & L. & L. G. DEPUTY-CHAIRMAN—K. S. Williams, Alliance.
 CHIEF OFFICER—Colonel C. S. Lyon, T.D., A.M.I.E.S., M.I.F.I.E. Telegrams & Telephone—405 Central.

GLASGOW RATE AND SALVAGE ASSOCIATION.

CHIEF STATION—201-203, ALBION STREET, GLASGOW, C.I.

OFFICES FORMING THE GLASGOW RATE AND SALVAGE ASSOCIATION, 1937 :

Class I.	Prudential Union West of Scotland	London Guarantee London & Scottish Motor Union Ocean Palatine Pearl Provident Accident and White Cross	British Equitable British Fire Commercial of Ireland Ecclesiastical Guardian Eastern Guildhall Hibernian Law Accident Law Fire Liverpool Marine Local Government London & Manchester Salvation Army Scottish Metropolitan South British Union of Canton Warden Wesleyan & General Western Australian World Auxiliary World Marine & General
Class II.	Century London National of Great Britain	Class III. Britannic British General British Law Car & General Catholic National Church of Scotland County Economic Edinburgh Employers' Liability Essex & Suffolk Gresham Guarantee Legal Legal & General Licenses & General	Class IV. Atlantic Baptist

CHAIRMAN—W. P. Campbell, Royal Exchange.
 SECRETARY AND SURVEYOR—John Fairlie. CHIEF OFFICER—W. D. Clarke.
 AUDITORS—Gourlay & Deas, C.A.

ASSOCIATION OF UNDERWRITERS & INSURANCE BROKERS IN GLASGOW. 1818

This Association is composed of Underwriters, Insurance Brokers and Marine Insurance Companies. It is carried on as a centre for Underwriting and Marine Insurance Brokering and also with the view to protect underwriters' and brokers' interest.

The Association also appoints the local committee of the Liverpool & Glasgow Salvage Association.

CHAIRMAN—Sir Thomas Dunlop, Bart.

COMMITTEE OF MANAGEMENT:

R. H. A. Warden | T. R. Clark | D. S. Philp
 Wm. Calderwood | Sir D. J. G. McCowan | Wm. C. Stewart
 SECRETARY & TREASURER—Alex. G. Wood, Underwriters' Rooms, Royal Exchange Buildings, Glasgow.

Founded 1837

NATIONAL FIRE BRIGADES' ASSOCIATION.

Incorporated 1912

(INCORPORATING THE BRITISH FIRE PREVENTION COMMITTEE.)

Objects—To promote research and investigation of all matters pertaining to the prevention of protection from and extinguishing of fire.

CHAIRMAN OF COUNCIL—Chief Officer W. B. Trimmer.

GENERAL SECRETARY—W. G. Webster, 1, Montague Street, London, W.C.1.

Established 1857

LIVERPOOL & GLASGOW SALVAGE ASSOCIATION.

Incorporated 1881

CHAIRMAN—J. H. Williams.

DEPUTY CHAIRMEN—O. Prentice and S. D. Grundy.

COMMITTEE:

J. H. Arnold | W. H. Darley | C. H. Johnson | G. R. Ried
 N. B. Barnes | R. Gibson | G. C. Krell | A. M. Smith
 A. Bath | W. W. Harris | Sir D. J. C. McCowan, | W. S. Spence
 H. A. Carroll | R. J. Heath | Bart. | H. E. Stephens

JOINT MANAGERS—D. C. Kinghorn, M.B.E., G. R. Critchley.

SURVEYORS & WRECK AGENTS—Captain I. J. Kay, O.B.E., R.D., Chief Surveyor: W. W. Hewitt; H. Thomas.

HEAD OFFICE—D22, Exchange Buildings, Liverpool. GLASGOW OFFICE—Royal Exchange Buildings.

Estab.

LLOYD'S UNDERWRITERS' FIRE & NON-MARINE ASSOCIATION.

1910

Object—To deal with matters generally affecting the business of Fire and Non-Marine Insurance at Lloyd's. It neither effects nor accepts Insurances.

JOINT CHAIRMEN—M. W. Drysdale and A. J. Hullett.

DEPUTY CHAIRMAN—G. J. L. Menges.

COMMITTEE:

S. J. Aubrey | M. Evans | L. P. Langton | Lt.-Col. R. W. Roylance
 C. S. Cockell | G. W. Harper | K. G. Poland | G. Simmons
 W. D. Denham | G. J. Jago | G. N. Rouse | S. J. Trounce
 E. F. Warren

HON. TREASURER—A. J. Hullett.

AUDITORS—Gerard Van de Linde & Son

ASSISTANT SECRETARY—Robert C. Judson.

SECRETARY—Albert C. Dabbs, F.S.A., Lloyds Building, Leadenhall Street, E.C.3.

Telephone—Mansion House 0167.

Established

LLOYD'S UNDERWRITERS' ASSOCIATION.

1909

Object—To deal with matters generally affecting the business of Marine underwriting at Lloyd's. It neither accepts nor effects Insurances.

COMMITTEE:

H. G. Chester | G. Mac G. Harper | E. R. Pulbrook | G. L. Towers
 Neville Dixey | A. A. Meredith | A. R. Rouse | L. H. Tufnell
 A. E. M. Gale | A. R. Mountain | A. B. Stewart | G. H. Valentine

HON. TREASURER—G. H. Valentine.

AUDITORS—Gerard Van de Linde & Son.

SECRETARY—Frank Taylor, Lloyd's, London, E.C.3.

Established

LLOYD'S MOTOR UNDERWRITERS' ASSOCIATION.

1931

Object—To deal with matters generally affecting the business of Motor Insurance at Lloyd's. It neither effects nor accepts Insurances.

COMMITTEE:

CHAIRMAN—A. H. Bowman. Deputy-CHAIRMAN—W. H. Martin.
 C. H. B. Hardwick, D. G. Kennedy, K. G. McNeil, K. G. Poland, G. E. C. Raw, H. Shaw.
 SECRETARY—R. M. Livett, 10/11, Lime St., London, E.C.3. Telephone: Mansion House 7006.

LOYD'S INSURANCE BROKERS' ASSOCIATION. 1910

OBJECTS—To protect and promote the general welfare and interests of Insurance Brokers carrying on business at Lloyd's in the city of London by co-operation, and to maintain and extend their usefulness for the public advantage, etc.

COMMITTEE 1938-9:

CHAIRMAN —C. H. Sherman. A. D. Bradford T. L. Forbes E. G. Griggs	W. G. Henderson P. J. Hobbs	DEPUTY-CHAIRMEN —D. Tweddle, R. Y. Finch. Gwilym H. Lewis J. W. D. Mellor G. C. Rogers P. L. M. Wright
---	--------------------------------	---

BANKERS—Barclay's Bank, Limited. **AUDITORS**—Baker, Sutton & Co.

SECRETARY—C. L. Heneker, 10 & 11, Lime Street, London, E. C.3.

Telephone—Mansion House 5580.

INSTITUTE OF LONDON UNDERWRITERS.
 37/39, LIME STREET, E.C.3.

COMMITTEE:

CHAIRMAN —A. M. Richardson, Phoenix. T. R. Berridge, Norwich Union L. Callander, Reliance E. H. N. Dowlen, Indemnity R. A. Grove, South British R. Hall, British & Foreign G. Houlst, Yorkshire	DEPUTY-CHAIRMAN —G. A. T. Darby, Marine A. L. Kennedy, Commercial Union H. M. Merriman, Eagle Star H. H. Mummery, London Assurance H. T. Russell Ross, Ocean G. G. Sharman, London & Provincial E. P. Webb, Union of Canton SECRETARY —Hugh E. Gordon.
--	---

BOMBAY UNDERWRITERS' ASSOCIATION. 1872

OFFICE—12, RAMPART ROW, FORT, BOMBAY.

Phone No. 23674. **Telegraphic Address:** "Underwrite."

OBJECTS OF THE ASSOCIATION—To unite Insurance Companies transacting Marine Insurance business and to secure joint action in all matters affecting the interests of such Companies.

MEMBERS:

American of New Jersey Assicurazioni Generali Atlas Bankers' & Traders' Batavia Sea & Fire Bombay Fire & General British & Foreign Marine British General British India General British Traders' Caledonian China Fire Commercial Union Concord of India Continental Cornhill Deutscher Lloyd Eastern Federal Economic	Fidelity Phenix Fuso Marine Federal Great American of New York Guardian Hercules Home Hukumchand Indemnity Marine Indian Globe Insurance Office of Australia Java Sea & Fire Jupiter General La Concorde of Paris La Fonciere Liverpool & London & Globe	London Assurance London & Lancashire London & Provincial Marine Maritime Merchants' Marine Motor Union New India New Zealand North British & Mercantile North China Northern Norwich Union Ocean Marine Phoenix Queensland Reliance Marine Royal	Royal Exchange South British St. Paul Fire & Marine Standard Marine Swiss National Switzerland General Thames & Mersey Marine Tokio Marine & Fire Triton Union Assurance Union of Canton Union Marine & General Universal Fire & General Vulcan Western World Marine & General Yang-Tsze Yorkshire
--	---	---	---

COMMITTEE:

CHAIRMAN—E. G. Wills, South British Insurance Co., Ltd.
DEPUTY-CHAIRMAN—C. R. C. Gardiner, Concord of India and New Zealand.

MEMBERS—J. R. Belmont, London & Lancashire, Northern Swiss National and Switzerland General; N. Otten, Home; Wm. Roberts, Commercial Union.

SECRETARY—J. W. T. Leith, C.A.

MADRAS FIRE INSURANCE ASSOCIATION. 1896

OBJECT—To unite Agents and Representatives of all Fire Insurance Companies transacting business in Madras in a body, which shall take action in all matters affecting their common interest and welfare, and shall, subject to the direction and control of the Fire Offices Committee (Foreign), London, issue Tariffs, regulate the rating of risks, and establish rules for the working of the business of Fire Insurance generally, and Earthquake Insurance in the Districts controlled by the Association, viz., the Madras Presidency, including Mysore, Travancore, Cochin, Coorg, Karakal and Pondicherry.

MEMBERS:

Alliance Atlas Baloise Fire Bankers' & Traders Bombay Fire & General Insurance Co., Ltd. British Equitable British India General Insurance Co., Ltd. British Traders Ins. Co. Ltd. Caledonian Central China Fire Clive Insurance Co., Ltd. Century Commercial Union Concord of India Insurance Co., Ltd. Deutscher Lloyd Ins. Co. Ltd. of Berlin Essex & Suffolk Eagle Star	Employers' Liability Eastern Eastern Federal Union Insurance Co., Ltd. Fidelity-Phoenix Fire Insurance Co. General Accident Great American Ins. Co. Guardian Hartford Fire Helvetia Swiss Hercules Insurance Co., Ltd. Hongkong Fire Home Hukumchand Ins. Co. Imperial Indian Globe Insurance Co., Ltd. Jupiter La Concorde Insurance Co., Ltd. of Paris Law Union Liverpool & London	London Assurance London & Lancashire London & Scottish L'Union Manchester Magdeburg Fire Ins. Co. Motor Union National of Gt. Britain National Fire & General Insurance Co., Ltd. New India New Zealand North British North China Northern Norwich Union Palatine Pandyan Ins. Co., Ltd. Pearl Assurance Phoenix Prudential Queensland
--	---	--

CHAIRMAN—C. N. Reed.

COMMITTEE—A. J. Somerville, Y. Devanesan, B. S. Laurence, D. V. Bulloch and Edward Reid.
SECRETARY—A. S. Killick, 2-6, Second Line Beach, Madras.

Founded 1802

LIVERPOOL UNDERWRITERS' ASSOCIATION.

Incorporated 1882

CHAIRMAN—G. C. Krell
 J. H. Arnold
 N. B. Barnes
 S. D. Grundy
 W. W. Harris
 SECRETARY—C. H. Penn, Exchange Buildings, Liverpool.

COMMITTEE :
 DEPUTY-CHAIRMAN—A. Bath.
 J. A. Nelson
 Oscar Prentice
 G. R. Ried

Established

MANCHESTER MARINE INSURANCE ASSOCIATION.

1904

OBJECTS—To promote co-operation in all matters affecting the interests of the offices represented by the members.

CHAIRMAN—J. R. Creagh.
 F. C. Davison
 W. Featherstone
 E. E. Griffith
 L. Gurney
 J. Hawke
 W. Lloyd Jones
 SECRETARY—G. Lomers, 14, Ridgefield, Manchester.

COMMITTEE :
 VICE-CHAIRMAN—W. Millar.
 F. Marlow
 H. R. Richmond

Established

CALCUTTA MARINE INSURANCE ASSOCIATION.

1891

OBJECTS—To unite all agents and representatives of Marine Insurance companies transacting business in Calcutta in a body which shall take action in all matters affecting their common interest and welfare, shall issue Tariffs, regulate the rating of risks, and establish rules for the working of the business of Marine insurance generally in Calcutta.

MEMBERS

Alliance	Eastern Ins. Co.	London & Provincial	South British
Assicurazioni Generali	Fine Art & General	Maritime Marine & General	Standard Ins. Co., Ltd.
Atlas	Great American of N.Y.	Merchants' Marine	State
Batavia Sea & Fire	Halfax Fire Insurance	Motor Union	Sun
Bombay Fire & General	Hercules	New India	Taisho Marine & Fire
Bombay	Hukumchand	New Zealand	Thames & Mersey Marine
British & Foreign Marine	Indemnity Marine	Northern	Tokyo Marine & Fire
British India General	Indian Globe	North British & Mercantile	Triton
Caledonian	Insurance Office of	Norwich Union Fire (Marine)	Union of Canton
Canton	Australia	Ocean Marine	Union Marine & General
Century	Insur. Co. "Veritas"	Patriotic	Universal Fire & General
Commercial Union	Java Sea & Fire of Batavia	Phoenix	of Bombay
Concord of India	Jupiter General	Queensland	Vulcan, Bombay
Continental of New York	La Concorde	Reliance Marine	Western Fire & Marine of
Cornhill	Liver. & Lon. & Globe	Royal	Toronto
Deutscher Lloyd	London Assurance	Royal Exchange	World Marine & General
Eagle Star	London & Lancashire	Ruby General	Yangtze of Shanghai
Eastern Federal			Yorkshire

COMMITTEE :

CHAIRMAN—F. S. Harrison, South British.
 R. H. McLeod, New Zealand; P. P. Howell, Indemnity Marine; H. L. Jackson, London & Lancashire; A. R. Holt, Royal Exchange; C. L. Slater, Union of Canton.
 DEPUTY-CHAIRMAN—E. F. Menzies, Atlas.
 ASSISTANT SECRETARY—J. J. B. Sutherland.
 SECRETARY—D. C. Fairbairn (P.O. Box No. 280), 2, Clive Street, Calcutta.

SINGAPORE MARINE INSURANCE ASSOCIATION.**COMMITTEE :**

CHAIRMAN—C. E. Gibson, Bankers & Traders.
 DEPUTY-CHAIRMAN—A. Gordon Lee, Royal Exchange.
 A. D. Anderson, New Zealand
 W. J. Dexter, South British
 R. B. Henly, N. B. & M. Ins.
 A. C. Potts, Commercial Union
 W. Swithinbank, Thames & Mersey
 & Marine Insurance
 A. P. Webb, Canton Insurance Co. Ltd
 R. H. Whittall, Union of Canton

SECRETARIES—Gatley & Bateman, Fullerton Building, Singapore.

Established

CANADIAN BOARD OF MARINE UNDERWRITERS.

1920

(Affiliated with the Montreal Board of Trade).

OBJECTS—To secure beneficial interchange of views upon, and consideration of, matters pertaining to the general conduct of Marine Insurance.

PRESIDENT—C. M. Ormston.

VICE-PRESIDENT—E. W. Schauflier

EXECUTIVE COMMITTEE :

CHAIRMAN—Geo. Falconer.
 COMMITTEE—G. Falconer; C. Capper; F. E. Wrong.
 CHIEF SURVEYORS—Hayes, Stuart & Co., Limited, Coristine Building, Montreal.

Established

BURMA MARINE INSURANCE AGENTS' ASSOCIATION.

1901

(Affiliated to the Burma Chamber of Commerce.)

OBJECTS—To unite all agents of Marine Insurance companies transacting business in Burma in a body which shall take action in all matters of Insurance affecting their common interests and welfare, and, subject to the direction and control of the Institute of London Underwriters, shall administer the Tariff, regulate the rating of risks in accordance therewith, and establish rules for the working of the business of Marine Insurance generally in Burma, it being understood that the Association is not to interfere with the existing rates fixed by the foreign board at home.

MEMBERS :

Alliance	Eastern Federal Union	New India	Sun Insurance
Assicurazioni Generali	Fuso Marine & Fire	New Zealand	Taisho Marine & Fire
Atlas	Great American of N.Y.	North British & Mercantile	Thames & Mersey Marine
Bankers & Traders	Home of New York	North China	Tokio Marine & Fire
Batavia Sea & Fire	Indian Globe	Norwich Union Fire	Triton
British Traders'	Insur. Office of Australia	Ocean Marine	Union Assurance of London
Burma National	Java Sea & Fire (acquired by Royal Exchange)	Phoenix	Union of Canton
Caledonian	Jupiter General of Bombay	Queensland	Union Marine & General
Century	La Concorde of Paris	Reliance Marine	Universal Fire & General
Concord of India	London & Lancashire	Royal	Vulcan
Cornhill	London & Provincial	Royal Exchange	World Marine & General
Eagle Star	Marine & General	South British	Yangtze
Eastern of Calcutta	London Assurance	Standard	Yorkshire
(incrp'd. with Triton)		Standard Marine	

CHAIRMAN—F. L. Upfall.

VICE-CHAIRMAN—V. E. Pennell.

COMMITTEE—F. H. S. Allison; C. D. V. Wilson; A. Wolfe.
 SECRETARY—B. P. Cristall, Balthazar's Building, 581, Merchant Street, P.O. Box 324, Rangoon.
 ASSISTANT SECRETARY—G. V. Hemans.

Established 1876 **SYDNEY MARINE UNDERWRITERS' & SALVAGE** Incorporated 1898

ASSOCIATION, LIMITED.

(Formerly the Sydney Underwriters' Association.)

OBJECTS—To protect the underwriting interests of members by obtaining information as to the state, condition, capacity, nature of loading, stowage and discharge of vessels trading to any ports or places in the world, and to carry out any surveys required by the Association. To enter into average bonds or agreements, and to undertake, carry out, and transact salvage operations.

MEMBERSHIP CONSISTS OF THE FOLLOWING INSURANCE COMPANIES:

Alliance	Derwent & Tamar	London & Scottish	South British
Atlas	Eagle Star	Maritime	Southern Union
Australian Alliance	Economic	Mercantile Mutual	Standaard
Australian Amicable	Edinburgh	Merchants' Marine	Standard Marine
Australian General	Federal Mutual of Aus.	Mutual of Tasmania	State
Australian Mutual Fire	Fine Art & General	National of New Zealand	Sun
Bankers & Traders'	General Accdt. Fire & Life	New Zealand	Sydney Fire
Batavia Sea & Fire	Guardian	North British & Mercantile	Thames & Mersey Marine
British Equitable	Halifax	Northern	Triton
British General	Home	Northern Maritime	Union of Canton
British & Foreign Marine	Imperial	Norwich Union Fire	Union Marine & General
British Traders'	Indemnity Marine	Ocean Marine	United
Caledonian	Insur. Office of Australia	Pacific	Victoria
Canton	Java Sea & Fire	Phoenix	Westchester
Century	Lancashire	Prudential	Western
China Underwriters	Legal	Queensland	Western Australian
Colonial Mutual Fire	Liverpool & Lon. & Globe	Reliance Marine	World Auxiliary
Commercial of Australia	London Assurance	Royal	World Marine & General
Commercial Union	London Guar. & Accdt.	Royal Exchange	Yangtze
Co-operative of Australia	London & Lancashire	Samarang Sea & Fire	Yokohama Fire & Marine
Cornhill	Lon. Prov. Marine & Gen.	Sea	Yorkshire

COMMITTEE:

CHAIRMAN—A. W. H. Padfield

VICE-CHAIRMAN: T. S. Douglas

C. R. Browne
S. A. Grace

H. D. Jackson
H. P. N. King

F. Hattersley

SECRETARY—Stanley Fox, Commonwealth Bank Chambers, 108/120, Pitt Street, Sydney

Est. FIRE AND ACCIDENT UNDERWRITERS' ASSOCIATION OF TASMANIA. 1922

The Association absorbed the Fire Underwriters' Association of Tasmania which was established in 1900, and the Accident Underwriters' Association of Tasmania which was established in 1910. It is affiliated to the Council of Fire and Accident Underwriters' of the Commonwealth of Australia.

OBJECTS—The maintenance of uniform and sound practices in fire and accident business, and the watching of projected legislation affecting the interests of members.

COMMITTEE:

CHAIRMAN—F. Reynolds

VICE-CHAIRMAN—T. G. Johnston

W. L. Brown

O. L. Barnett
F. Smithes

H. G. Doolan

SECRETARY—A. G. Richardson Alliance Building, 131, Macquarie Street, Hobart.

Established BURMA FIRE INSURANCE ASSOCIATION. 1896

(Affiliated to the Burma Chamber of Commerce.)

OBJECTS—To unite representatives of Fire Insurance companies transacting business in Burma in a body which shall take action in all matters of insurance affecting their common interest and welfare, and, subject to the direction and control of the Fire Offices' Committee in London, shall administer tariffs, regulate the rating of risks in accordance therewith, and establish rules for the working of the business of Fire Insurance generally in Rangoon, it being understood that the Association is not to interfere with the existing rates fixed by the Fire Offices' Committee (Foreign), London.

MEMBERS:

Alliance	Commercial of Ireland	Law Union & Rock	Reliance Marine
Allianz und Stuttgarter	Commercial Union	Legal & General	Royal
Verein	Concord of India	Liverpool & Lon. & Globe	Royal Exchange
Adriatic of Trieste	Cornhill	London Assurance	Ruby General
Assicurazioni Generali of	Eagle Star	London & Lancashire	Scottish Union & National
Atlas	Eastern Ins. Co., Ltd.	London & Scottish	Sea
Baloise Fire of Basle	Eastern Federal Union	Manchester (Incor. Atlas)	South British
Bankers & Traders (with	Employers' Liability Ass.	Motor Union	South India Fire & Gen.
which is incorporated the	Essex & Suffolk Equitable	National Union of Bedford	Standaard Insurance
Manchester Ass.)	Fidelity Phoenix	(amal. with Phoenix)	State
Batavia Sea & Fire	General Accdt., Fire & Life	National of Ireland	Sun
(acquired by Royal Ex-	Gt. American of New York	National Fire & General	Tokio Marine & Fire
change Assurance)	Gresham Fire & Accident	Netherlands	Triton
Bombay Fire & General	Guardian	New India	Union of London
British America	Hercules Insurance	New Zealand	Union of Canton
British Crown	Home Ins. of New York	Nippon Fire	Union Fire Accident &
British Equitable	Hukumchand	North British & Mercantile	General of Paris
British India General	Imperial Assurance	Northern Assur. Co., Ltd.	United British
Burma National	Indian Globe	Norwich Union Fire	Universal Fire & Genera
Caledonian	Ins. Office of Australia, Ltd.	Overseas Assurance	Vulcan
Central	Java Sea & Fire	Palatine	West of Scotland
Century	Jupiter General	Patriotic	Western
China Fire	Lancashire Insurance Co.	Pearl	Yangtze
China Underwriters, Ltd.	(now merged in Royal)	Phoenix	Yokohama Fire & Marine
Clive	La Concorde de Paris	Queensland	Yorkshire

CHAIRMAN—F. L. Upfill

VICE-CHAIRMAN—V. E. Pennell

COMMITTEE—F. H. S. Allison; W. S. Hepburn; C. D. V. Wilson.

SECRETARY—B. P. Cristall, Balthazar's Building, 581, Merchant Street, P.O. Box 324, Rangoon.

ASSISTANT SECRETARY—G. V. Hemans.

Established

BURMA MOTOR INSURANCE AGENTS' ASSOCIATION.

1922

(Affiliated to the Burma Chamber of Commerce.)

OBJECTS—To unite representatives of companies transacting Motor Insurance business in Burma in a body which shall take action in all matters, affecting their common interest and welfare and shall administer tariffs, regulate rates in accordance therewith and establish rules for the working of the business of Motor Insurance generally in Rangoon.

MEMBERS:

Alliance	Eagle Star	London Assee.	Queensland
Allianz und Stuttgarter	Eastern Federal	Motor Union	Royal Exchange
Verein	Employers' Liability	National Fire & General	Royal Insurance
Assicurazioni Generali	General Accdt. Fire & Life	New India	Scottish Union & National
Atlas	Guardian	New Zealand	South British
Bombay Fire & General	Hukumchand	North Brit. & Mercantile	Sun
Burma National	Indian Globe	Northern	Tokio Marine & Fire
Caledonian	Java Sea & Fire (acquired by Royal Exchange Ass.)	Norwich Union	Union Fire Assee & Genl.
Century	Jupiter General	Ocean Accdt. & Guarantee	Universal Fire & General
China Underwriters'	La Concorde of Paris	Patriotic	Vulcan
Clive	Liverpool & Lon. & Globe	Phoenix	Yorkshire
Commercial Union	London & Lancashire	Protector	
Cornhill		Prudential	

CHAIRMAN—F. L. Uphill.

VICE-CHAIRMAN—F. H. S. Allison.

COMMITTEE—F. Bridge; V. E. Pennell; C. D. V. Wilson.

SECRETARY—B. P. Cristall, Balthazar's Building, 581, Merchant Street, P.O. Box 324, Rangoon.

ASSISTANT SECRETARY—G. V. Hemans.

Established

MARINE UNDERWRITERS' ASSOCIATION OF TASMANIA.

1922

The Association absorbed the Marine Underwriters' Association of Northern & Southern Tasmania, which were established in 1901. It is affiliated to the Council of Marine Underwriters of Australia.

OBJECTS—The procuring of information and the protection of the interests of the members in respect of shipping and cargoes.

COMMITTEE:

CHAIRMAN—H. Pearce.

VICE-CHAIRMAN—F. Smithes

T. A. Goward
J. S. DeanR. Reynolds
T. G. Johnston

H. L. Taylor

SECRETARY—A. G. Richardson, Alliance Building, 131, Macquarie Street, Hobart.

Established

MARINE UNDERWRITERS' ASSOCIATION OF QUEENSLAND.

1876

OBJECTS—To promote, by the adoption of agreements and otherwise, the maintenance of uniform and sound practices in Marine Underwriting and friendly co-operation in all matters of interest to those engaged in the business.

COMMITTEE:

CHAIRMAN—J. G. Bridgford.

VICE-CHAIRMAN—W. K. Stephens.

J. G. Bridgford
W. L. CurryC. Johnson
C. L. RichardsonW. K. Stephens
E. Wickham

C. Q. Wilkinson

MEMBERS:

Alliance	Edinburgh	Mercantile Mutual	State
Atlas	Federal Mut. of Australia	Merchants' Marine	Sun
Australian Alliance	Fire & Accident of Australasia	National of New Zealand	Thames & Mersey
Australian General	General	New Zealand	Triton
Australian Mutual Fire	Guardian	Northern	Union of Canton
Bankers & Traders	Halifax	North Brit. & Mercantile	Union Marine
Batavia Sea & Fire	Indemnity Marine	Norwich Union Fire	United
British & Foreign Marine	Insurance Office of Australia	Ocean Marine	Victoria
British Traders	Java Sea & Fire	Phoenix	Victoria Gen. Ins. & Guarantee Co.
Caledonian	Liverpool & Lon. & Globe	Prudential	Western
Canton	London Assurance	Queensland	Western Australian
Central	London & Lancashire	Reliance Marine	World Auxiliary
Century	London Guar. & Accident	Royal	World Marine
Colonial Mutual Fire	Manchester	Royal Exchange	Yangtze
Commercial Union	Maritime	Sea	Yorkshire
Co-operative		South British	
Cornhill		Southern Union	
Eagle Star		Standard	

SECRETARY—F. T. Thomson, Commercial Union Chambers, Eagle Street, Brisbane.

Established

MARINE UNDERWRITERS' ASSOCIATION OF WESTERN AUSTRALIA.

1898

MEMBERS:

Alliance	General Accdt. Fire & Life	New Zealand	Standard
Atlas	Guardian	North Brit. & Mercantile	Sun
Australian Alliance	Halifax	North China	Thames & Mersey Marine
Australian General	Imperial	Northern	Triton
Bankers & Traders	Insur. Office of Australia	Norwich Union Fire	Union Marine
Batavia Sea & Fire	Lancashire	Pacific	United
British & Foreign Marine	Legal	Phoenix	Victoria
British Traders	Liverpool & Lon. & Globe	Prudential	Western
Canton	London & Lancashire	Queensland	Western Australian
Colonial Mutual	London Guar. & Accdt.	Royal	Westralian Farm. Ins. Dep.
Commercial Union	Mercantile Mutual	Royal Exchange	World Marine & General
Cornhill	Merchants' Marine	Sea	Yangtze
Eagle Star	Nat. of New Zealand	South British	Yorkshire
Edinburgh		Southern Union General	

COMMITTEE:

CHAIRMAN—S. P. Pascoe.

H. H. Hadfield
J. R. HayH. V. Highman
R. F. LawrenceD. MacKellar
G. F. Pearce

SECRETARY—W. A. Hutchinson, Withnell Chambers, 12, Howard Street, Perth.

Established

MADRAS MARINE INSURANCE ASSOCIATION.

1918

OBJECTS—To unite all agents and representatives of Marine Insurance companies transacting business in Madras Presidency in a body, which shall take action in all matters affecting their common interest and welfare, and shall issue Tariffs, regulate the rating of risks and establish rules for the working of the business of Marine Insurance generally in Madras Presidency.

MEMBERS

New India	Eagle Star	Merchants' Marine Ins.	Ruby General Ins. Co., Ltd.
African Guarantee Alliance	Eastern Federal	Co., Ltd.	Sea Ins. Co., Ltd.
American Ins. Co. of Newark	Eastern	Marine Insurance Co., Ltd.	South British
Atlas	Federal Ins. Co., Ltd.	Netherlands, India Sea & Fire	State
Bankers & Traders'	Great American Ins. Co., of New York		Tokio Marine
Batavia Sea & Fire	Hercules Ins. Co., Ltd.	New Zealand	Triton
Bombay Fire & General Ins. Co., Ltd.	Home of Newark	North China	Union of Canton
British Foreign Marine	Jupiter General	Northern	Union Marine
Caledonian	La Concorde Ins. Co. Ltd. of Paris	Ocean Marine	Universal Fire & General
Canton	London & Lancashire	Pandyan Ins. Co., Ltd	Vulcan
Century	Liverpool & London	Phoenix	Western
Commercial Union	London & Prov. Marine & Gen. Insurance Co., Ltd	Prudential	Yangtze
Conc. of India Ins. Co., Ltd		Queensland	Yorkshire
Cornhill Ins. Co., Ltd.		Royal	
		Royal Exchange	

CHAIRMAN—Y. Devanesan.

COMMITTEE—A. J. Somerville; Ian Cumming; C. N. Reed; C. S. Spooner and D. V. Bulloch.

SECRETARY—A. S. Killick, 2-6, Second Line Beach, Madras.

Established

COUNCIL OF NEW ZEALAND MARINE UNDERWRITERS' ASSOCIATIONS.

1879

OBJECTS—Promotion of best interests of Marine Underwriting.

MEMBERS:

Alliance	General Accident, F. & L.	National of New Zealand	South British
Atlas	Guardian	New Zealand	Southern Union
Australian Alliance	Hartford Fire	North British & Mercantile	Standard
Australian Provincial	Insurance Office of Australia	Norwich Union Fire	Sun
British & Foreign Marine	Liverpool & Lon. & Globe	Phoenix	Union
British Traders'	London & Lancashire	Prudential	Union of Canton
Canton	Marine	Queensland	United
Commercial Union	Mercantile & General	Royal	Victoria
Farmers' Co-op. of N.Z.		Royal Exchange	Yorkshire

COMMITTEE:

PRESIDENT—P. J. Townley, Guardian

R. Caughley, Alliance
A. I. Johns, New Zealand

W. B. McKenzie, United
A. Mumford, National

R. H. Rowland, Phoenix
W. R. Saunders, Comm. Union

SECRETARY—Leslie C. Gibbins, 97, The Terrace, Wellington, C.I. (P.O. Box 267, Wellington.)

Established

BOMBAY ACCIDENT INSURANCE ASSOCIATION.

1922

OFFICE—12, RAMPART ROW, FORT.

Phone No.: 23674. •

Telegraphic Address: "Underwrite."

THE OBJECTS OF THE ASSOCIATION are to unite all Companies and Representatives of Companies transacting Accident Insurance business in a body, to take action in all matters affecting their common interest and welfare and to issue Tariffs, regulate the rating of risks and establish rules for the conduct of the business generally throughout the area known as the Bombay Presidency including Baroda, Kathiawar, Cutch and Sind (including Karachi), Baluchistan, the Nizam of Hyderabad's Dominions, the Central Provinces, the Berars, Central India (excluding Baghelkhand and Bundelkhand), Rajputana (including Ajmer), and Western Portuguese India.

The Association co-operates with the Accident Offices' Association, London, and with kindred Associations in India, Burma and Ceylon.

MEMBERS.

Alliance	Eastern Federal	London & Lancashire	Phoenix
Asiatic	Eastern United	Law Union, Accident & General	Queensland
Atlas	Employers' Liability	Manchester	Railway Passengers
Bankers' & Traders'	Equitable	Motor Union	Royal
Bombay Fire & General	Essex & Suffolk Equitable	National Fire & General	Ruby General
British Crown	Fine Art & General	National of Great Britain	Royal Exchange
British India General	General Accident	New India	Scottish Union & National
Caledonian	Guardian	New Zealand	South British
Car & General	Guildhall	North British & Mercantile	State
Central	Hartford	North Western	Sun
Century	Hercules	Northern	Tokio Marine & Fire
Clive	Indian Globe	Norwich Union	Union Assurance
Commercial Union	Java Sea & Fire	Ocean Accident & Guarantee	Union of Canton
Concord of India	Jupiter General	Palatine	Universal
Cornhill	La Concorde	Patriotic	Vulcan
Deutscher Lloyd	Legal & General	Pearl	Yangtze
Eagle Star	Liverpool & London & Globe		Yorkshire

COMMITTEE:

PRESIDENT—H. F. Stackard, Commercial Union.

VICE-PRESIDENTS—W. A. Clarke, Motor Union; P. E. Fielding, North British & Mercantile; K. S. Ramchandra Iyer, Jupiter; H. Mercer, Liverpool & London & Globe; A. Smith, British India General; E. E. Trussell, South British

SECRETARY—J. W. T. Leith, C.A.

Established

BOMBAY FIRE INSURANCE ASSOCIATION.

1882

Phone No. 23674.

OFFICE—12, RAMPART ROW, FORT.

Telegraphic Address: "Underwrite."

THE OBJECTS OF THE ASSOCIATION are to unite all Fire Insurance Companies (through the local representatives) transacting business in Bombay to secure joint action in all matters affecting the interests of such Companies, and to establish and enforce rules for the working of Fire Insurance business generally in the Bombay Presidency, including Baroda, Kathiawar, Cutch (but excepting Sind), the Nizam of Hyderabad's Dominions, the Central Provinces, the Berars, Central India (excluding Baghelkhand and Bundelkhand), Rajputana (including Ajmer) and Western Portuguese India.

MEMBERS.

Adriatic of Trieste	Eastern	Law Union & Rock	Palatine
Alliance	Eastern United	Legal & General of London	Patriotic
American of New Jersey	Employers' Liability	Lion Fire	Pearl
Asiatic Fire	Equitable Fire	Liverpool & London & Globe	Phoenix
Assicurazioni Generali	Essex & Suffolk		Prudential
Atlas	Fidelity Phenix	Liverpool Victoria	Queen of America
Baloise Fire	General Accident	London Assurance	Queensland
Bankers' & Traders'	Great American	London Guarantee & Accident	Reliance Marine
Batavia Sea & Fire	Greater Britain		Royal Exchange
Bombay Fire & General	Gresham Fire & Accident	London & Lancashire	Royal
British America	Guardian	London & Scottish	Ruby General
British Crown	Guildhall	L'Union Fire, Accident & General	Scottish Alliance
British Equitable	Hartford Fire		Scottish Insurance
British General	Helvetia Swiss of St. Gall	Manchester	Scottish Union & National
British India General	Hercules	Meiji Fire	South British
British Traders'	Home	Motor Union	State
Caledonian	Hukumchand	National of Ireland	Sun
Central	Imperial	National Fire & General	Tokio Marine & Fire
Century	Indian Globe	National General of Stettin	Triton
China Fire	Indian Guarantee & General	National of Great Britain	Union Assurance
Clive	Indian Mercantile	New India	Union of Canton
Commercial Union	Insurance Office of	New Zealand	Universal Fire & General
Concord of India		Australia	Vulcan
Continental	Java Sea & Fire	Northern	West of Scotland
Cornhill	Jupiter General	North British & Mercantile	Western Assurance
Deutscher Lloyd	Kyodo Fire	North Western	Yang-tsze
Eagle Star	L'a Concorde of Paris	Norwich Union	Yorkshire
Eastern Federal	Lancashire	Overseas	

COMMITTEE :

CHAIRMAN C. F. Buser, Alliance, Baloise, Batavia Sea & Fire, Deutscher Lloyd, Helvetia Swiss, Law Union & Rock, London & Scottish and Northern; DEPUTY CHAIRMAN—K. S. Ramchandra Iyer, Jupiter; A. S. Chadwick, Guildhall, Pearl and State; T. K. Desai, New India; H. Mercer, Liverpool & London & Globe; L. Randall, Atlas; A. Smith, British India General; H. F. Stackard, Commercial Union; V. Corbett Wright, Royal.

SECRETARY—J. W. T. Leith, c.a.

Established

FIRE SALVAGE ASSOCIATION OF BOMBAY, LTD.

1907

OFFICE—12, RAMPART ROW, FORT.

Phone No. : 23674.

OBJECT.—To provide an organised salvage corps of trained men, who will always be ready to attend at fires with a view to safeguard the interest of Fire Insurance Companies, to take charge of salvage and to handle salvage, if necessary.

MEMBERS.

Adriatic of Trieste	Eastern	La Concorde of Paris	Norwich Union
Alliance	Eastern United	Lancashire	Overseas
American of New Jersey	Employers' Liability	Law Union & Rock	Palatine
Asiatic Fire	Equitable Fire	Legal & General of London	Patriotic
Assicurazioni Generali	Essex & Suffolk	Lion Fire	Pearl
Atlas	Fidelity Phenix	Liverpool & London & Globe	Phoenix
Baloise Fire	General Accident		Prudential
Bankers' & Traders'	Great American of New York	Liverpool Victoria	Queen of America
Batavia Sea & Fire		London Assurance	Queensland
Bombay Fire & General	Greater Britain	London Guarantee & Accident	Reliance Marine
British America	Gresham Fire & Accident		Royal Exchange
British Crown	Guardian	London & Lancashire	Royal
British Equitable	Guildhall	London & Scottish	Scottish Alliance
British General	Hartford Fire	L' Union Fire, Accident & General	Scottish Insurance
British India General	Helvetia Swiss of St. Gall		Scottish Union & National
British Traders'	Hercules	Manchester	South British
Caledonian	Home	Meiji Fire	State
Central	Hukumchand	Motor Union	Sun
Century	Imperial	National of Ireland	Tokio Marine & Fire
China Fire	Indian Globe	National Fire & General	Triton
Clive	Indian Guarantee & General	National General of Stettin	Union Assurance
Commercial Union	Indian Mercantile	National of Great Britain	Union of Canton
Concord of India	Insurance Office of	New India	Universal Fire & General
Continental		New Zealand	Vulcan
Cornhill	Java Sea & Fire	Australia	West of Scotland
Deutscher Lloyd	Jupiter General	Northern	Western Assurance
Eastern Federal	Kyodo Fire	North British & Mercantile	Yang-tsze
		North Western	Yorkshire

COMMITTEE :

CHAIRMAN—H. F. Stackard, Commercial Union.

DEPUTY CHAIRMEN—L. Randall, Atlas; C. R. C. Gardiner, Concord of India, New Zealand and Overseas; A. Smith, British India General; V. Corbett Wright, Royal.

SECRETARY—J. W. T. Leith, c.a.

STATIONS—(1) Frere Road, (2) Mazagaon Cotton Depot, Sewree, Phone Nos. (1) 22400 and (2) 42285. SUPERINTENDENT—W. G. West, FOREMEN—F. Kupferroth and J. A. Lucas.

SOME HISTORIC FIRES.

The undernoted great fires, at home and abroad (with one exception) have occurred since 1800, and represent destruction ranging from £200,000 upwards. From the Great Fire of London sprang the incentive to the business of systematized fire insurance.

DATE.	PLACE.	DAMAGE.
LONDON.		
Sept., 1666	THE GREAT FIRE OF LONDON. —This fire commenced at one of Mr. Farryner's houses, "The King's Baker," in Pudding Lane, late on a Saturday night, and lasted for four days, during which period it laid waste 400 streets, containing 13,200 houses, in addition to St. Paul's Cathedral and 89 churches. It also destroyed the Custom House, Doctors' Commons, Fleet Prison, Guildhall (partly), Haberdashers' Hall, Royal Exchange, Sion College, Stationers' Hall, the north end of London Bridge (slightly), and the City Gates. Out of 26 Wards, 15 were destroyed.	£
10 Jan., 1838	Royal Exchange (including the whole of the offices belonging to the Royal Exchange Assurance)	10,716,000
30 Oct., 1841	Tower of London—The grand storehouse or armoury, founded by James II, burned, with 280,000 stand of arms, etc. The fire engines and other appliances were in the most neglected and dilapidated condition	Not known
18 Aug., 1845	Aldermanbury—Messrs. Bradbury, Greateux & Co., also of Messrs. Coster & Co.	200,000
22 June, 1851	Tooley Street—Cotton's Wharf, Hay's Wharf, and Chamberlain's Wharf	2,000,000
9 June, 1873	Alexandra Palace entirely destroyed	500,000
2 Feb., 1874	Pimlico—The "Pantechicon," Motcomb Street and Belgrave Square	1,850,000
8 Dec., 1882	Wood Street—This fire broke out on the premises of Messrs. Foster, Porter & Co., wholesale hosiers and mercers, at the corner of Wood Street and Adde Street, Cheapside. It also destroyed the premises of Messrs. Rylands & Sons and Messrs. Silber & Fleming, besides many more buildings	1,500,000
17 April, 1883	Rose Street and Newgate Street	300,000
26 April, 1884	Bayswater—This was the third fire at Mr. William Whiteley's	500,000
6 Aug., 1887	Bayswater—This was the seventh fire at Mr. William Whiteley's	200,000
18 July, 1893	St. Mary Axe—This outbreak originated on the premises of Messrs. Brown & Co., wholesale stationers	280,000
19 Nov., 1897	Cripplegate—This fire commenced in Well Street and destroyed warehouses in Hamsell Street, Jewin Street, Jewin Crescent and Redcross street. 122 warehouses were damaged. 15,000,000 gallons of water used	1,250,000
11 Sept., 1902	Harrow Road.—Dixon's depository. Some most valuable tapestries and pieces of antique furniture, formerly belonging to Sir Richard Wallace, and these alone are said to have been worth from £70,000 to £80,000	200,000
Oct., 1920	Hop Exchange.—Great damage done to hops, wines, and the Exchange building. The fire smouldered for days	650,000
May, 1921	Tottenham—Boot factory	300,000
Aug., 1921	Hackney Wick—Timber yard	500,000
14 April 1923	Victoria Dock—In all, 4,400 hogsheads, 12,000 bales, and 4,000 cases of tobacco were destroyed	1,000,000
April, 1924	Butler's Wharf	350,000
March, 1925	Baker Street—Madame Tausaud's Waxworks Exhibition	250,000
PROVINCES.		
14 Sept., 1802	Liverpool—Goree Buildings at St. George's Dock	1,000,000
23 Sept., 1842	Liverpool—Paisley Street and Formby Street	700,000
5 Oct., 1854	Gateshead—(Durham)	1,000,000
23 May, 1886	Manchester—Goods Station London & North-Western and Great Western Railways	300,000
12 Nov., 1875	Glasgow—Newhall Cotton Factory	300,000
23 Nov., 1877	Manchester—(Heaton Norris) Goods warehouse of the L. & N.W. Railway	250,000
3 Nov., 1883	Glasgow—Buchanan Street, at the premises of Messrs. Wylie & Lockhead	250,000
15 Sept., 1885	Barrow-in-Furness—In the shipbuilding yard	250,000
5 Aug., 1893	Liverpool—Canada Dock timber yards	1,000,000
30 Nov., 1896	Bradford—This fire was discovered in a triangular block of warehouses in Forster Square	300,000
19 July, 1906	Dundee—Messrs. James Watson & Co.'s bonded warehouse; the Scottish Wholesale Co-operative Society, containing 1,200 bags of sugar; Jute warehouses of Messrs. Ross & Co., and the Trades Calendering Company	450,000
Jan., 1920	Lancashire—Dye works	300,000
May, 1920	Oldham—Shipyards	250,000
Aug., 1920	Darwen—Wall-paper works	260,000
Nov., 1920	Liverpool—Damage by Sinn Feiners	1,000,000
Oct., 1921	Leeds—Soap works	230,000
Jan., 1922	West Hartlepool—Docks Timber storage ground	600,000
Jan., 1922	Glasgow—Goods Station, North British Railway	250,000
April, 1924	Belfast—Soft goods warehouse	250,000
July, 1927	Oldham—Cotton Mill	250,000
Jan., 1930	Leith—Docks Grain Elevator	360,000
Jan., 1930	Birmingham—Electrical Accessory Store	300,000
FOREIGN.		
May, 1842	HAMBURG —This was one of the greatest fires of modern times. It broke out on a Wednesday night in an old narrow street called the Deichstrasse, in which many warehouses built of wood, and 5 or 6 storeys high were situated. The fire was aided by a strong easterly wind. The number of streets burned through was 61; courts, 120; dwelling floors, 1,716; dwelling cellars, 468; cottages, 498. Total houses, 1992. The number of persons rendered homeless was 21,526	7,000,000
May, 1851	San Francisco (California)—Some 2,500 houses burned. The fire extended over three parts of the city	700,000
22 June, 1851	San Francisco (California)—About 500 buildings burned	600,000
8 July, 1852	Montreal—A considerable portion of the city destroyed. Some 15,000 persons rendered homeless	1,000,000
12 Nov., 1852	Sacramento City (California).—About 2,500 buildings destroyed. The city almost entirely burned up	1,000,000
10 Nov., 1853	New York—Messrs. Harper's printing establishment and adjoining properties destroyed.	275,000

DATE	PLACE.	DAMAGE.
FOREIGN—Continued.		£
13 Nov., 1858	Valparaiso.—Through this fire some important questions arose regarding fire insurances under "Guarantee Treaties."	600,000
16 May, 1859	Key West.—(Florida).—Buildings extending over 20 acres burned	550,000
17 May, 1859	St. Louis (United States).—Some 15 blocks of building and some 23 steamboats burned	600,000
13 Feb., 1860	Barbados.—Commensurate building destroyed	500,000
12 Dec., 1861	Charleston (South Carolina).—A large portion of the city destroyed	2,000,000
10 June, 1862	St. Petersburg (Russia)	1,000,000
3 April, 1864	Georgetown (Demerara).—Nearly half the town burned	600,000
5 July, 1864	Georgetown (Demerara).—Destroyed half the remaining portion of the city	300,000
23 Feb., 1865	Port-au-Prince (Hayti).—More than 600 houses burned	500,000
4 July, 1866	PORTLAND (Maine).—Through a cracker thrown by a boy during the celebration of Independence Day, led to the destruction of nearly all the business portions of the city, including 8 churches, the banks, newspaper offices, etc. More than 2,000 families were rendered homeless	2,000,000
19 Aug., 1866	Jersey City (New York).—Great petroleum fire. 50,000 barrels burned	400,000
16 Oct., 1866	Quebec.—2,500 houses and 17 convents and churches burned, 18,000 people rendered homeless	600,000
30 Nov., 1866	Yokohama (Japan).—Terrible conflagration in the European quarter. Ruins covered 50 acres	500,000
April, 1867	St. Louis (United States).—The Linnell Hotel, one of the largest, containing 530 rooms, burned	300,000
1868	Albany (New York)	600,000
1868	Charleston (South Carolina)	600,000
4 Aug., 1869	Philadelphia.—Patterson's whisky stores, containing over 25,000 barrels, burned	700,000
27 April, 1870	Egypt.—The new and beautiful palace of the Viceroy at Ramle	300,000
5 June, 1870	Constantinople.—The greater part of Pera was destroyed, including the English Embassy and about 7,000 houses	5,000,000
4 Sept., 1870	Chicago.—One of the finest squares known as the "Drake Block," burned	500,000
9 Oct., 1871	CHICAGO.—This fire, which commenced on a Saturday evening, was one of the largest and most destructive fires, destroying 12,000 buildings, covering an area of nearly 5 square miles. The insurances in force on the property destroyed were £20,045,000. The adjusted losses under these insurances amounted to £19,310,743. Six British offices interested paid £1,182,521. Of these the two principal offices were the <i>London & Globe</i> £654,136, and the <i>North British & Mercantile</i> £55,750. The <i>Edina</i> of Hartford had adjusted losses for £820,000, and the <i>Home</i> of New York £314,278. Quite a number of local and other United States fire offices were ruined by this disaster	33,000,000
Nov., 1872	BOSTON.—This fire, which was the third largest in modern history. It reduced to ruins 748 houses, including many of the largest business blocks in the city, covering some sixty acres, including the old post office and old Trinity Church. The fire commenced in the engine room in the basement of a large dry goods establishment. The horses belonging to the fire department were suffering from an epidemic disease, the engines, had, therefore, to be drawn by the firemen. The fire, when nearly under control, broke out again with renewed fury. It was finally checked by blowing down numerous buildings	14,000,000
July, 1873	Portland (Oregon).—A conflagration destroyed 366 buildings	375,000
Sept., 1873	Havana (Cuba).—This fire destroyed the Plaza Vapor, and rendered 2,500 persons homeless	600,000
14 July, 1874	Chicago.—The buildings destroyed were the new post office, 5 hotels, 4 chapels, 2 theatres, etc., extending over a district of 60 acres	1,000,000
Sept., 1874	Meiningen (Germany).—Nearly half the town burned	450,000
11 Feb., 1875	Port-au-Prince (Hayti).—Nearly 500 houses or one-fourth of the town burned	400,000
28 April, 1875	Oshkosh (Wisconsin).—About 100 buildings destroyed	500,000
20 May, 1875	Oskeola (Pennsylvania)	400,000
26 Oct., 1875	Virginia City (Nevada).—This city forming the centre of one of the richest mining districts in the United States, burned. The machinery of many of the mines seriously damaged	1,500,000
27 Oct., 1875	Iquique (Peru).—This fire was discovered at 2 a.m. and before noon three-fourths of the city had vanished	1,000,000
8 Feb., 1876	New York.—The Broadway and Crosby Street fire	350,000
18 June 1876	St. John's (Quebec).—Both sides of Richelieu Street and east side of Champlain Street destroyed	500,000
20 June, 1877	St. John (New Brunswick).—This fire commenced in a boiler shop in the Portland suburb and extended over an area of 600 acres. Loss of life is estimated at 100	3,000,000
15 Jan., 1879	New York.—Broadway, Grand Street and Crosby Street	500,000
22 July, 1879	IRKUTSK (Siberia).—By which 17,000 people were rendered homeless	4,500,000
28 Dec., 1879	Boston (United States).—In Devonshire and Federal Streets	500,000
8 June, 1881	Quebec.—602 houses burned. 1,211 families rendered homeless	400,000
27 Sept., 1881	Moscow (Russia).—Broke out in the Merchants' Bazaar, 20 warehouses destroyed	400,000
17 Feb., 1882	Massachusetts.—Commenced in the leather store of Messrs. E. B. Wentworth, 49, Washington Street, Haverhill	475,000
19 May, 1882	Colorado (United States).—This fire occurred at Leadville, destroying the chief hotels and several other buildings	2,000,000
11 Dec., 1882	KINGSTON (Jamaica).—This fire started on the wharves along the river. Hundreds of people were rendered homeless	6,000,000
11 Dec., 1882	Kingston (Jamaica)	800,000
11 May, 1883	Jersey City (New York).—The Standard Oil Works struck by lightning	300,000
July 1883	Hadjin.—Nearly half this town destroyed, and property belonging to 8,000 people burned	300,000
2 Sept., 1883	Vienna.—Commenced in a large timber yard in Rossau, and lasted for three days	1,000,000
25 June, 1888	Sundsvall	1,500,000
19 Sept., 1888	Brisbane	400,000
27 Nov., 1889	Boston (United States)	2,000,000
8 July 1892	St. John's (Newfoundland).—Occurred in a stable at the head of Long's Hill	3,000,000
5 July, 1894	Chicago.—Six large buildings burned	980,000
5 Oct., 1896	Guayaquil (Ecuador)	4,320,000
17 Oct., 1897	Windsor (Nova Scotia).—Occurred in a stable on one of the wharves	300,000
20 Nov., 1897	Melbourne.—Flinders Lane	1,000,000

DATE	PLACE.	DAMAGE.
FOREIGN—Continued.		£
9 Feb., 1898	Pittsburg (Pennsylvania).—Cold storage warehouse	330,000
26 Aug., 1898	France (Landes).—Pine Forest	400,000
10 Sept., 1898	New Westminster (British Columbia).—In a large wooden warehouse	400,000
23 Nov., 1898	San Francisco.—Baldwin Hotel, theatre and stores	300,000
27 April, 1900	Ottawa (Hull) Ontario	1,500,000
June, 1900	Hoboken (New Jersey).—Dock property, merchandise and steamers	1,000,000
June, 1900	Bloomington (Illinois).—Business portion of the town	370,000
July, 1900	Constable Hook (New Jersey).—Oil works	270,000
Sept., 1900	Santa Rosa (California).—Forest fires	250,000
23 Jan., 1901	Montreal.—Board of Trade buildings	500,000
Jan., 1901	New York.—Messrs. Wicks & Co., cigar box factory	300,000
3 May, 1901	Jacksonville (Florida).—Conflagration	2,000,000
5 June, 1901	Antwerp.—L'Entrepot Royal	1,000,000
10 July, 1901	Sydney.—Messrs. Anthony Hardern & Sons, merchants	400,000
Feb., 1902	Waterbury (Connecticut).—Conflagration	300,000
Feb., 1902	Patterson (New Jersey).—Conflagration	900,000
27 June, 1902	Cape Town (South Africa).—City chambers. Complete destruction of eight buildings, including the offices of the <i>South African Mutual</i>	250,000
Feb., 1903	Rock Island (Illinois).—Arsenal, shops and storehouse	353,000
Feb., 1903	Cincinnati (Ohio).—Theatre block, stores and offices	253,000
July, 1903	St. Joseph (Mo.).—Pork packing plant	300,000
Jan., 1904	Shelby, Ohio.—Shelby steel tube warehouses	300,000
Feb., 1904	Baltimore (Md.).—General conflagration involving 80 city blocks covering an area of 140 acres	10,000,000
Feb., 1904	Rochester (N.Y.).—Minor conflagration involving seven business buildings	600,000
19 April, 1904	Toronto (Ontario).—General conflagration involving 120 mercantile buildings	1,500,000
May, 1904	Yazoo (Miss.).—General conflagration involving 259 buildings	300,000
June, 1904	Peoria (Illinois).—Distillery premises	240,000
26 Aug., 1904	Antwerp (Hoboken).—Petroleum stores	250,000
Feb., 1905	New Orleans (La.).—Railroad terminal and warehouse property	640,000
Feb., 1905	Boston (Mass.).—Wharves and steamers	250,000
Feb., 1905	Hot Springs (Ark.).—General Conflagration	300,000
March, 1905	Cedar Rapids (La.).—Cereal mills and elevator	300,000
18 April, 1906	SAN FRANCISCO. —This calamity, which will count amongst the worst ever experienced by the cities of America, started at a quarter past five in the morning, a shock of earthquake swaying buildings throughout the city. Hotels, theatres, wholesale warehouses, factories and stores toppled over, caught fire, and were demolished. The City hall, erected at a cost of \$800,000, containing a free library of 85,000 volumes, was completely wrecked. The Grand Opera House, Majestic Columbia and Orpheus theatres, fell to pieces, each being consumed by the flames. Palace Hotel, an enormous building constructed to resist earthquakes, survived the earlier shocks, only to fall a prey to the conflagration. The Valencia Hotel fell over, burying seventy or eighty people beneath its ruins. Total loss of life about 1,000. Area of fire seven square miles. Total damage about £50,000,000, divided amongst 107 Insurance Companies. Some of the principal British Companies involved: <i>London Assurance</i> , £1,400,000; <i>Royal</i> , £1,350,000; <i>London & Lancashire</i> , £1,000,000; <i>Liverpool & London & Globe</i> , £940,000; <i>Royal Exchange</i> , £900,000; <i>Phoenix</i> , £850,000; <i>Northern</i> , £840,000; <i>Commercial Union</i> , £760,000; <i>Caledonian</i> , £750,000; <i>Atlas</i> , £736,000; <i>North British & Mercantile</i> , £700,000; <i>Alliance</i> , £690,000; <i>Union</i> , £675,000; <i>Sun</i> , £640,000; <i>Palatine</i> , £540,000; <i>Norwich Union</i> , £480,000; <i>Law Union & Crown</i> , £480,000; <i>Scottish Union & National</i> , £350,000; and <i>State</i> , £245,000	
April, 1907	New York (N.Y.).—Street railroad car barns	288,000
Nov., 1907	Superior (Wis.).—Grain elevator, mills and other property	453,600
Jan., 1908	New York City (N.Y.).—Business block	486,000
April, 1908	Chelsea (Mass.).—Conflagration	400,000
May, 1908	Atlanta (Ga.).—Conflagration	2,300,000
June, 1908	Three Rivers (Quebec).—Conflagration	400,000
July, 1908	Boston, East (Mass.).—Railroad wharves and elevator	300,000
Aug., 1903	Fernie (B.C.).—Conflagration	694,000
Aug., 1908	New Orleans (La.).—Conflagration	280,000
Sept., 1908	Chisholm (Minn.).—Conflagration, entire town	340,000
Feb., 1909	Christchurch (N.Z.).—Block of buildings	300,000
Oct., 1909	Quebec (Que.).—Grain elevator and docks	240,000
May, 1910	Ford City (Pa.).—Plate glass works	300,000
May, 1910	Kansas City (Kan.).—Soap factory and adjoining property	700,000
July, 1910	Campbelltown (N.B.).—Conflagration	300,000
July, 1910	Marquette (Wis.).—Lumber	240,000
Aug., 1910	Brussels.—Brussels Exhibition	1,750,000
Oct., 1910	Minnesota, Montana and Idaho States Forest fires	2,800,000
Mar., 1911	Albany (New York).—State Capital building	1,102,000
April, 1911	Bangor (Maine).—Conflagration	740,000
May, 1911	Coney Island (New York).—Amusement buildings	445,000
July, 1911	Porcupine Dist. (Ontario).—Mining property and lumber (forest fires)	700,000
Dec., 1911	Owen Sound (Ontario).—Two elevators and railroad cars	250,000
Jan., 1912	New York (U.S.A.).—Offices of the <i>Equitable Life Assurance Society of U.S.</i>	400,000
Feb., 1912	Houston (Texas).—Cotton compresses and other buildings	900,000
June, 1912	Chicoutimi (Quebec).—Conflagration	240,000
July, 1912	Vancouver (British Columbia).—Wholesale warehouses, etc.	350,000
Sept., 1913	Hot Springs (Ark.).—Conflagration	445,000
May, 1914	Cleveland (Ohio).—Lumber yards	250,000
Dec., 1914	West Orange (New York).—Edison's works	500,000
Sept., 1915	Newport News (Va.).—Grain elevator and adjoining	400,000
Nov., 1915	Bethlehem (Pa.).—Ordnance plant	300,000
Nov., 1915	Pine Bluff (Ark.).—Cotton compress	250,000
Feb., 1916	Fall River (Mass.).—Department store	400,000
Feb., 1916	Ottawa (Ontario).—Parliament buildings	400,000
Feb., 1916	Brooklyn (N.Y.).—Piers and steamers	400,000

DATE.	PLACE.	DAMAGE.
	FOREIGN—Continued	£
Mar., 1916	Paris (Texas).—Conflagration	2,200,000
Mar., 1916	Augusta (Ga.).—Conflagration	850,000
July, 1916	Jersey City (N.J.).—Warehouses and steamers	4,000,000
Jan., 1917	Kingsland (N.J.).—Munition factory	2,400,000
Jan., 1917	Haskell (N.J.).—House	300,000
Feb., 1917	Pittsburg (Pa.).—House	800,000
May, 1917	Atlanta (Ga.).—House	1,000,000
Aug., 1917	Rigaud (Que.).—House	400,000
Aug., 1917	Dumaguit (Okl.).—Oil tanks	400,000
Aug., 1917	Salonica.—Conflagration destroyed practically the whole town	4,000,000
Oct., 1917	Brooklyn (N.Y.).—Grain warehouses	400,000
Oct., 1917	Baltimore (Md.).—Railroad piers and merchandise	700,000
Mar., 1918	Jersey City (N.J.).—Warehouses	300,000
April, 1918	Kansas City (Mo.).—Business blocks	600,000
May, 1918	St. Louis (Mo.).—Packing plant (meat)	450,000
June, 1918	St. Louis (Mo.).—Government warehouse	600,000
June, 1918	Noxen (Pa.).—Tannery	450,000
July, 1918	New York (N.Y.).—Steamers and oil cargo	600,000
Aug., 1918	Owensboro (Ky.).—Whisky distillery	800,000
Oct., 1918	Minnesota (Minn.).—Forest fires (Colquet and 25 other towns involved)	5,000,000
Oct., 1918	Morgans Point Station (N.J.).—Munition plant	4,000,000
Oct., 1918	Trenton (Ont.).—Chemical works	360,000
Feb., 1919	Savannah (Ga.).—Fertilizer factory, cotton and railroad terminals	800,000
April, 1919	Yokohama.—Dwelling houses, etc.	5,000,000
May, 1919	Cedar Rapids (Ia.).—Starch works	600,000
June, 1919	Norfolk (Va.).—Tobacco warehouse	650,000
Aug., 1919	Detroit (Mich.).—Lumber mill and hotel	320,000
Aug., 1919	Port Colborne (Ont.).—Government elevator	360,000
Aug., 1919	Rock Island (Ill.).—Tractor factory	300,000
Sept., 1919	Long Island City (N.Y.).—Oil works and buildings adjoining	800,000
Sept., 1919	Sheffield (Ala.).—Nitrate warehouse and plant	400,000
Sept., 1919	Big Horn (Wyo.).—Forest fires	260,000
Jan., 1920	Sheboygan (Wis.).—Tannery	430,000
April, 1920	Brooklyn (N.Y.).—Iron works, steamer and lighters	300,000
June, 1920	Chicago (Ill.).—Freight warehouse and cars	300,000
June, 1920	Galveston (Tex.).—Sisal warehouse and wharf	300,000
Sept., 1920	Perth Amboy (N.J.).—Asphalte works	500,000
Sept., 1920	Sacramento (Cal.).—Packing warehouse	300,000
Nov., 1920	New Orleans (La.).—Wharf	500,000
Jan., 1921	Washington (D.C.).—Census Records building	400,000
Jan., 1921	Charlestown, W. (Va.).—State Capital building	250,000
Jan., 1921	Athens (Ga.).—Conflagration	300,000
Jan., 1921	Worcester (Mass.).—Conflagration	300,000
Mar., 1921	Chicago (Ill.).—Grain Elevator	500,000
April, 1921	Santa Barbara (Cal.).—Hotel stores	300,000
June, 1921	McKeesport (Pa.).—Cedar and tinplate works	400,000
June, 1921	Jacksonville (Fla.).—Road materials warehouse	350,000
July, 1921	Whiting (Ind.).—Oil plant	400,000
July, 1921	Lucas (Tex.).—Oil tanks	300,000
July, 1921	Lindin (N.J.).—Asphalte plant	450,000
Aug., 1921	Hoboken (N.J.).—Piers	700,000
Sept., 1921	Milwaukee (Wis.).—Tannery	300,000
Oct., 1921	Morrilton (Ark.).—Cotton compresses	260,000
Oct., 1921	Charlestown (S.C.).—Warehouses	260,000
Nov., 1921	Los Alamitos (Cal.).—Sugar warehouse	300,000
Nov., 1921	Weehawken (N.J.).—Railroad piers and flour warehouse	400,000
Dec., 1921	Kirribilli (Australia).—Pastoral Finance Association's premises.	About 32,000
	bales of wool burnt	750,000
Jan., 1922	Allouez (Wisconsin).—Ore docks	400,000
Mar., 1922	Chicago.—Block of office premises and other buildings	1,600,000
May, 1922	Perth Amboy (New Jersey).—Lead plant	260,000
June, 1922	Arverne (Long Island).—Conflagration	400,000
July, 1922	Baltimore.—Grain elevators and railroad property	1,000,000
July, 1922	McGill (Nevada).—Copper concentrating plant	400,000
July, 1922	Beaumont (Texas).—Oil tanks	400,000
July, 1922	New York.—City warehouses	300,000
Sept., 1922	SMYRNA. —Conflagration attributed to the war between the Turkish and Greek armies	20,000,000
Sept., 1922	Terre Haute (Indiana).—Hornity plant	1,600,000
Sept., 1922	New Orleans.—Wharves, warehouses and railway freight cars	1,000,000
Sept., 1922	Napoleonville (Louisiana).—Sugar refinery	400,000
Sept., 1922	Sugar Pine (California).—Lumber	400,000
Oct., 1922	Ontario.—Forest fires	3,000,000
Oct., 1922	Paris.—"Printemps" drapery establishment	750,000
Dec., 1922	Astoria (Oregon).—Destroyed greater part of business quarters	3,000,000
Dec., 1922	Newbern (N. Carolina).—Conflagration	500,000
Dec., 1922	Geneva.—Northern railway station practically destroyed	400,000
Feb., 1923	Omaha.—Warehouses at the packing plant of the Armour Meat Company	400,000
Feb., 1923	Los Angeles.—Electrical plant, furniture stores, etc.	500,000
April, 1923	Rancoca (New Jersey).—Stud farm stables with valuable horses lost	750,000
April, 1923	New Brunswick.—Forest fires covering an area of roughly 250 square miles	4,000,000
May, 1923	Hot Springs (Arkansas).—Conflagration	350,000
July, 1923	Syracuse.—Block business buildings	300,000
Sept., 1923	Berkeley (California).—Forest fire which destroyed nearly 600 buildings	2,500,000
Sept., 1923	JAPAN. —As the result of an earthquake about seven-tenths of the City of Tokyo and the whole of Yokohama and of Yokosuka were destroyed by fire. The actual loss was estimated at from £200,000,000 to £225,000,000 and the total insurances to £175,000,000. British offices disclaimed liability, but ultimately made an <i>ex gratia</i> payment of the then current year's premiums	200,000,000

DATE.	PLACE.	DAMAGE.
FOREIGN—Continued.		£
Jan., 1924	St. Louis.—Business block ...	300,000
May, 1924	Sacramento.—Freight sheds ...	300,000
June, 1924	Mukden (Manchuria).—Textile mill ...	500,000
Aug., 1924	Tallulah (La.).—Lumber ...	600,000
Oct., 1924	Escanaba (Mich.).—Dock fire ...	240,000
Oct., 1924	Bahia (Braz.).—Agricultural machinery store ...	300,000
Oct., 1924	Canton.—Confagration as the result of insurrection ...	4,000,000
Nov., 1924	Jersey City.—Paper and bags ...	300,000
Nov., 1924	Jersey City.—Saltpetre plant and sugar refinery ...	450,000
Dec., 1924	Corinth (Mass.).—Entire business quarter ...	250,000
Dec., 1924	Santa Fe (Cal.).—Oil fields ...	300,000
Feb., 1925	Kansas City.—Automobile exhibition and adjoining property ...	400,000
Mar., 1925	Palm Beach (Fl.).—Two hotels destroyed ...	400,000
Mar., 1925	Tokio.—Confagration which swept an area of about 2½ miles, destroying property which had been erected, for the most part, since the earthquake in 1923 ...	Not known
Mar., 1925	Tai-tai (China).—Town destroyed by fire ...	Not known
April, 1925	Newark (N.J.).—Extensive factory fire ...	800,000
April, 1925	Chicago.—Great fire ...	450,000
May, 1925	Kumamoto (Japan).—Central portion of town burnt out. Among the thousand buildings destroyed were the town hall, the post office, the railway station and all the banks, schools, theatres and cinemas ...	Not known
May, 1925	Hammond (Ind.).—Lumber plant and brass works ...	400,000
June, 1925	St. Tid.—Warehouse of arms factory ...	600,000
July, 1925	Manizales.—Fire swept the principal business blocks and destroyed property worth more than ...	1,500,000
July, 1925	Melbourne.—Lincoln knitting mills ...	1,000,000
Sept., 1925	Hawkesbury (Ont.).—Lumber ...	600,000
Oct., 1925	North Side (Pa.).—General storage ...	400,000
Oct., 1925	Seattle.—Automobile saleroom and garage ...	400,000
Nov., 1925	New Orleans.—Mississippi wharves. Included in the damaged property were the practically new Poydras and Giord street dock premises, quantities of coffee and a number of railway wagons ...	800,000
Jan., 1926	Hong Kong.—Hong Kong hotel ...	500,000
Jan., 1926	Quebec.—Chateau Frontenac hotel ...	250,000
Feb., 1926	Sunlight (Victoria).—Flour mills and wheat stores ...	250,000
Feb., 1926	Adelaide.—Colonial Sugar Refinery Co. Nearly 18,000 tons of sugar destroyed, together with valuable machinery and buildings ...	700,000
Mar., 1926	Newport News (Va.).—Liner "America" whilst in dry dock ...	500,000
April, 1926	San Luis Obispo (Cal.).—Union Oil Co.'s property. Four tanks containing approximately 3,500,000 barrels of oil were destroyed ...	1,750,000
April, 1926	Brea (California).—Oil reservoirs ...	1,700,000
April, 1926	Port Arthur (Texas).—Tanker and cargo ...	240,000
May, 1926	Bacau (Roumania).—Confagration ...	1,000,000
May, 1926	Clanton (Maryland).—Fertiliser plants ...	300,000
Nov., 1926	Cushing (U.S.A.).—Empire Corporation's refinery gutted ...	1,000,000
Dec., 1926	Taunton (Massachusetts).—Park theatre and H. O. Rogers Silver Company's plant ...	300,000
Dec., 1926	San Antonio (Texas).—Gunter hotel ...	400,000
Dec., 1926	Constantinople.—District of Emin Eunu badly damaged ...	250,000
Dec., 1926	Naranjito (Ecuador).—Practically destroyed ...	250,000
Mar., 1927	Tavoy (Burma).—Whole business section destroyed numbering about 350 buildings ...	450,000
Mar., 1927	Manila.—Business district ...	300,000
April, 1927	Kanazawa (Japan).—Six hundred houses, a school, two hospitals and a textile factory ...	400,000
April, 1927	Detroit (Michigan).—This fire resulted from an explosion and 45 employees were killed and 50 seriously injured ...	400,000
April, 1927	Morgantown (W.Va.).—Business block ...	400,000
April, 1927	Detroit (Mich.).—Auto body manufacturing plant ...	500,000
May, 1927	Warsaw.—Railway workshop partially destroyed with incendiarism suspected ...	500,000
May, 1927	St. Lucia.—Seventeen blocks of business premises burned down at Port Castries ...	300,000
May, 1927	Hanford (Cal.).—40,000 acres grain and 12 dwellings, etc. ...	435,000
Oct., 1927	Ocean City (N.J.).—Four hotels, etc. ...	450,000
Oct., 1927	Oroville (Cal.).—Box factory, lumber, etc. ...	400,000
Nov., 1927	New York.—Auto warehouse ...	400,000
Jan., 1928	Villanova (Pennsylvania).—College ...	400,000
Feb., 1928	Fall River (U.S.A.).—Confagration ...	1,000,000
Feb., 1928	Connellsville (Pennsylvania).—Railroad shops, etc. ...	450,000
Oct., 1928	Philadelphia.—Alcohol plant ...	300,000
July, 1929	Melbourne.—Store ...	300,000
July, 1929	Mill Valley (Calif.).—Confagration, mostly dwellings ...	540,000
Sept., 1929	Ventura (Calif.).—Oil field ...	600,000
Oct., 1929	Alameda (Calif.).—Loading wharf and terminal ...	400,000
Oct., 1929	Hollywood.—Motion Pic. and film laboratory ...	1,000,000
Mar., 1930	New York City.—Steamship ...	250,000
Mar., 1930	New Orleans.—Wharf, warehouse, etc. ...	300,000
April, 1930	Riga.—Flax stores ...	750,000
May, 1930	Nashua (New Hampshire).—Confagration ...	600,000
May, 1930	Bayonne (New Jersey).—Oil refiner and piers ...	600,000
June, 1930	Chicago (Ill.).—Two hangars and 27 aeroplanes ...	400,000
Sept., 1930	Stapleton (New York).—Brewery ...	300,000
Jan., 1931	Buenaventura (Colombia).—Destroyed part of town, including Royal Bank of Canada building, Customs House and Post Office ...	750,000
May, 1931	Yamanaka.—Hot Spring Resort in the Ishikawa Prefecture, 1,000 buildings destroyed ...	400,000
June, 1931	Norfolk (Va.).—Explosion of an oil barge tied up at the pier caused fire which did extensive damage ...	600,000

THE
ARMY, NAVY & GENERAL
ASSURANCE ASSOCIATION LIMITED

Established 1904.

Classes of Business transacted.

**FIRE, BURGLARY & THEFT
HOUSEHOLDERS' COMPREHENSIVE
HORSE DRIVING ACCIDENTS
LIVE STOCK
MOTOR & MOTOR CYCLES
PERSONAL ACCIDENT & ALL SICKNESS
PLATE GLASS
TRANSIT & ALL RISKS, etc., etc.**

*Special Policies of all kinds for Officers
of H.M.'s Forces at home or abroad.*

Applications for Agencies Invited.

HEAD OFFICE:
TRAFALGAR HOUSE, WATERLOO PLACE,
PALL MALL, S.W.1.

Telephone
Whitehall 9917
(Private Branch Exchange)

Telegrams—GUNDRADA, PICCY, LONDON

Managing Director - - J. R. HARRIS

TARIFF FIRE INSURANCE OFFICES

BRITISH

Alliance
Anglo-Scottish
Atlantic
Atlas
Baptist
Britannic
British Equitable
British & European
British Fire
British General
British Law
Caledonian
Car & General
Catholic National
Central
Century
Church of Scotland
City Fire
Commercial of Ireland
Commercial Union
Congregational
Continental
County
Ecclesiastical
Economic
Edinburgh
Elders
Employers' Liability
Essex and Suffolk
Fine Art & General
Gresham Fire & Accident
Guarantee Society
Guardian
Guardian Eastern
Guildhall

Hibernian Fire & General
Home & Foreign Reinsurance
Inclusive
Insurance Corporation of Ireland
Law Accident
Law Fire
Law Union & Rock
Legal
Legal & General
Licenses & General
Liverpool & London & Globe
Liverpool Marine & General
Local Government Guarantee
London Assurance
London Guarantee & Accident
London & Lancashire
London & Manchester
London & Provincial
London & Scottish
Mercantile & General
Merchants' Marine
Motor Union
National of Great Britain
National Provincial
North British & Mercantile
Northern
Northern Maritime
Norwich Union
Ocean Accident & Guarantee
Palatine
Patriotic
Pearl
Phoenix
Planet
Progress

Provident Accident & White Cross
Prudential
Queensland
Reinsurance Corporation
Reliance Marine
Royal
Royal Exchange
Royal London
Royal Scottish
Salvation Army
Scottish Boiler
Scottish Insurance
Scottish Metropolitan
Scottish Union & National
Sea
South British
State
Sun
Tariff Reinsurances
Treaty Reinsurances
Union
Union Marine
Union of Canton
United British
United Legal Indemnity
United Scottish
Victory
Vulcan Boiler
Warden
Welsh
Wesleyan & General
Western
Western Australian
West of Scotland
Westminster
World Auxiliary
World Marine & General
Yorkshire

OVERSEAS

Aachen & Munich
African Guarantee
Albingia
Americana, of Sao Paulo
Ardjoeno, of Batavia
Assicurazioni Generali, of Trieste
Baltica
Batavia, of Batavia
British India
British Traders
Buenos Aires
Caledonian American of Hartford
Canton
China
China Underwriters
Christiania General
Cologne
Colonial Marine
Confiance
Deutsche of Bremen
Donau of Wien
Eastern United
Européenne
Far Eastern, of Shanghai
Foncière
France, of Paris
Franco-Argentina, of Buenos Aires
Générales, of Paris
Générale de Reassurances
Guardian of Canada
Hanover of New York

Home, of New York
Hong Kong
Insurance Office of Australia
Jamaica Co-operative
Java, of Batavia
Jupiter
Kyodo
Magdeburg of Magdeburg
Meiji
Mitsubishi Marine, of Tokyo
National General, of Stettin
National, of Copenhagen
National, of New Zealand
Netherlands
Netherlands India of Batavia
New India
New Zealand
Nippon
Norden, of Oslo
Nord og Syd
Nordstern & General of Berlin
North China
Norwegian Alliance
Nye Danske
Oldenburg
Oosterling, of Batavia
Osaka
Pacific
Phenix und Wiener of Vienna
Pohjola Island
Providence Washington of Rhode
Queensland

Réassurances of Paris
Riunione Adriatica, of Trieste
Rosario, of Rosario
Rossia, of Copenhagen
Royal Chartered General
Salamandra, of Copenhagen
Samarangsche, of Samarang
Securitas, of Stockholm
Seine et Rhone
Skandinavia
Société de Reassurances
Soleil, of Paris
South British, of New Zealand
Sudamerica, Buenos Aires
Svenska Försäkrings Rådets Janeiro
Svea
Taisho of Tokio
Thuringia
Tokio Marine
Tokyo
Tweede Kolomale
Tweede Nederlandsche
Tweede Samarangsche
Union of Canton
Union of Paris
Union et Phenix Espagnol
Urbaine
Veritas, of Batavia
Vesta
Victoria of Berlin
Viking
Warsaw
Western Australian of Perth
Western of Toronto
Yang-tsze
Yokohama

NON-TARIFF FIRE INSURANCE OFFICES

Agricultural & General Army, Navy & General Ayrshire Farmers' Mutual	Eagle Star Employers' Mutual English English and American Excess	National & Local Government Officers' Mutual
Beacon Bedford General Black Sea & Baltic Border Counties British Commercial British Crown British Oak	Farmers' Finance & Insurance Federated Employers'	Oldham Oldham & Counties Farmers'
Chemists' Mutual Contingency Co-operative Cornhill Cornish Mutual	General Accident Fire & Life Imperial Chemicals London & Edinburgh	Provincial Reliance Fire & Accident Road Transport
Dominion Dominion of Canada General Drapers' & General	Midland Mutual Municipal Mutual Mutual Property	Scottish Automobile Sentinel
	National Employers' Mutual National Farmers Union Mutual	Theatres Mutual Threadneedle (1923) Tobacco
		United Friendly Universal

The following are for Denominational Trust Property only:

Irish Catholic Church Property	Methodist Welsh Baptist	Welsh Calvinistic Methodist
--------------------------------	----------------------------	-----------------------------

TARIFF ACCIDENT INSURANCE OFFICES

Alliance Atlantic Atlas	Insurance Corporation of Ireland Irish National Iron Trades	Railway Passengers Re-insurance Corporation Royal Royal Exchange Royal London Mutual
Britannic British Equitable British Fire British General British Law British Traders (Canton)	Law Accident Law Fire Law Union & Rock Legal Legal & General Licenses & General Liverpool & London & Globe Liverpool Marine Local Government London Assurance London Guarantee & Accident London & Lancashire London & Manchester London & Provincial Marine London & Scottish	Scottish Scottish Boiler Scottish Metropolitan Scottish Union & National Sea South British State Sun
Caledonian Car & General Century Commercial Insur. Co. of Ireland Commercial Union Congregational County Fire	Magdeburg Mercantile & General Motor Union	Tariff Re-insurances
Ecclesiastical Economic Edinburgh Employers' Liability Essex & Suffolk	National Boiler National of Gt. Britain National Guarantee & Suretyship North British & Mercantile Northern Norwich Union Fire	Union Union of Canton United British United Legal Indemnity United Scottish
Federated British Fine Art	Ocean	Victory Vulcan
Gresham Fire & Accident Guarantee Guardian Guardian Eastern Guildhall	Palatine Pearl Phoenix Provident Accident & White Cross Prudential	Warden Welsh Wesleyan & General West of Scotland Western Western Australian Westminster Fire World Auxiliary World Marine
Hibernian	Queensland	Yorkshire

CHAIRMAN & SECRETARY—Guy F. Johnson.

ASSISTANT SECRETARIES—A. J. Williams and C. W. Rivington.

REGISTRY OF FRIENDLY SOCIETIES, CENTRAL OFFICE.

17, NORTH AUDLEY STREET, LONDON, W.1.

CHIEF REGISTRAR AND INDUSTRIAL ASSURANCE COMMISSIONER—John Fox. O.B.F.

ASSISTANT REGISTRAR AND DEPUTY INDUSTRIAL ASSURANCE COMMISSIONER—B. K. White.

ASSISTANT REGISTRAR—H. P. Harker.

PUBLIC VALUERS*

(Appointed under the Friendly Societies Act 1896 for the year 1938)

Bacon, James, Empire House, St. Martin's le Grand, London, E.C.1.	Menzler, F. A. A., 55, Broadway, London, S.W.1.
Begg, David, 142, St. Vincent Street, Glasgow.	Morton, F. W., 127, Cassiobury Park Avenue, Watford, Herts.
Blossom, John, 10, Dalton Street, Sheffield.	Rattray, C., Finsbury Chambers, 76 Finsbury Pavement, London, E.C.2.
Brown, C. H. L., Empire House, St. Martin's le Grand, London, E.C.1.	Reid, W. A., 6, Golden Square, Aberdeen.
Burrows, V. A., Empire House, St. Martin's le Grand, London, E.C.1.	Rhodes, Francis, Highfield, Little Sutton, Wirral, Cheshire.
Curtis, W. A., Finsbury Chambers, 76, Finsbury Pavement, London, E.C.2.	Rider, W. W. H., Royal Insurance Buildings, 1, North John Street, Liverpool.
Galer, F. B., 77-78, Gracechurch Street, London, E.C.3.	Shepherdson, H. J., Royal Insurance Buildings, 1, North John Street, Liverpool.
Green, A. J., 234, St. Vincent Street, Glasgow.	Taylor, H. Hosking, 252, High Holborn, London, W.C.1.
Jamieson, J., Empire House, St. Martin's le Grand, London, E.C.1.	Taylor, J. A. G., Empire House, St. Martin's le Grand, London, E.C.1.
Kelham, C. S., 29, Park Hill, Carshalton, Surrey.	Valentine H., 35, St. Vincent Place, Glasgow.
Makepeace, F. L., Trafalgar House, 9, Whitehall, London, S.W.1.	Woodrow, G., Empire House, St. Martin's le Grand, London, E.C.1.
Maudling, R. G., Empire House, St. Martin's le Grand, London, E.C.1.	

ACTUARIES AUTHORISED TO CERTIFY ANNUITY TABLES.*

(Under Section 16 of the Friendly Societies Act, 1896).

Adams, J. N., Caledonian Insurance Company, 19, George Street, Edinburgh.	Maudling, R. G., Empire House, St. Martin's le Grand, London, E.C.1.
Allen, J. M., 24, The Downsway, Sutton, Surrey.	Melville, H. E., 48, Gracechurch Street, London, E.C.3.
Bacon, James, Empire House, St. Martin's le Grand, London, E.C.1.	Menzler, F. A. A., 55, Broadway, London, S.W.1.
Baker, H. J., "Clifton," Sandbourne Road, Bourne-mouth.	Morton, F. W., 127, Cassiobury Park Avenue, Watford, Herts.
Bannatyne, William, 109, St. Vincent Street, Glasgow.	Nathan, E. B., 121, Victoria Street, London, S.W.1.
Barrett, W. G., 46, Dacres Road, Forest Hill, London, S.E.23.	Oakley, Col. H. J. P., M.C., T.D., 61, Threadneedle Street, London, E.C.2.
Bearman, Harry, 82, Station Road, New Barnet, Herts.	Penman, W., 92, Cheapside, London, E.C.2.
Begg, David, 142, St. Vincent Street, Glasgow.	Rafis, Ellis, W., Phoenix House, King William Street, London, E.C.4.
Blossom, John, 10, Dalton Street, Sheffield.	Rattray, C., Finsbury Chambers, 76, Finsbury Pavement, London, E.C.2.
Brown, C. H. L., Empire House, St. Martin's le Grand, London, E.C.1.	Raynes, H. E., 10, Fleet Street, London, E.C.4.
Burrows, S., Yorkshire Insurance Company, Ltd., York.	Reid, W. A., 6, Golden Square, Aberdeen.
Burrows, V. A., Empire House, St. Martin's le Grand, London, E.C.1.	Rhodes, Francis, Highfield, Little Sutton, Wirral, Cheshire.
Curtis, W. A., Finsbury Chambers, 76, Finsbury Pavement, London, E.C.2.	Rider, W. W. H., Royal Insurance Buildings, 1, North John Street, Liverpool.
Dougharty, Harold, 68, Woodbourne Avenue, Streatham, London, S.W.16.	Robertson, F. W., Scottish Widows' Fund Life Assurance Society, 9, St. Andrew Square, Edinburgh.
Edgar, John, 12, Lauder Road, Edinburgh.	Rowland, S. J., 81, King William Street, London, E.C.4.
Galer, F. B., 77-78, Gracechurch Street, London, E.C.3.	Shepherdson, H. J., Royal Insurance Buildings, 1, North John Street, Liverpool.
Green, A. J., 234, St. Vincent Street, Glasgow.	Simmonds, R. C., Alliance Assurance Company, Ltd., Bartholomew Lane, London, E.C.2.
Hodgson, W. H., Law Life Office, 187, Fleet Street, London, E.C.4.	Stirling, James, "Westfield," Stratford Road, Watford, Herts.
Jamieson, J., Empire House, St. Martin's le Grand, London, E.C.1.	Tarn, A. W., "Felbrigg," Westhall Road, Upper Warlingham, Surrey.
Kelham, C. S., 29, Park Hill, Carshalton, Surrey.	Taylor, H. Hosking, 252, High Holborn, London, W.C.1.
Kentish, Owen, 27, Memorial Hall, Farringdon Street, London, E.C.4.	Taylor, J. A. G., Empire House, St. Martin's le Grand, London, E.C.1.
Lutt, H. E. W., 1, Moorgate, London, E.C.2.	Thompson, F. A., 252, High Holborn, London, W.C.1.
McIntosh, Archibald, "Sylva," Ballater, Aberdeenshire.	Valentine, H., 35, St. Vincent Place, Glasgow.
Makepeace, F. L., Trafalgar House, 9, Whitehall, London, S.W.1.	Woodrow, G., Empire House, St. Martin's le Grand, London, E.C.1.

OFFICIAL ACTUARIES NOT IN PRIVATE PRACTICE.

The Actuary to the National Debt Commissioners, Old Jewry, London, E.C.2.

The Government Actuary, Treasury Chambers, Whitehall, London, S.W.1.

* The lists given elsewhere will indicate which are Fellows or Associates of the Institute of Actuaries or the Faculty of Actuaries in Scotland, or both.

A.M.P.

The Largest British Mutual Life Office

Head Office:

87, PITT STREET, SYDNEY, AUSTRALIA

Branch Offices:

NEW SOUTH WALES—Pitt St.,
Sydney.

VICTORIA—Collins St., Melbourne.
QUEENSLAND—Queen St.,
Brisbane.

SOUTH AUSTRALIA—King William
Street, Adelaide.

WEST AUSTRALIA — St. George's
Terrace, Perth.

TASMANIA—Elizabeth and Collins
Streets, Hobart.

NEW ZEALAND—Custom House
Quay, Wellington.

UNITED KINGDOM—73-76, King William Street, London, E.C.4.

Assets Exceed £112,000,000

Invested within the Empire in
BRITISH & DOMINION GOVERNMENT SECURITIES
LOANS TO MUNICIPALITIES & CORPORATIONS,
LOANS ON MORTGAGE, ETC.

Figures from the 1938 Annual Report

(Ordinary and Industrial Departments)

New Business (1937)	.....	£31,727,699
Business in Force	.....	£337,300,233
Cash Surplus Distributed (for one year)	.....	£3,272,767
Reversionary Bonuses (for one year) added to		
Sums Assured	.....	£5,511,000

EVERY YEAR A BONUS YEAR

Write for copy of Prospectus to:—

AUSTRALIAN MUTUAL PROVIDENT SOCIETY

(Established 1849 in Australia)

73-76, KING WILLIAM STREET, LONDON, E.C.4

DIRECTORY OF BRITISH AND COLONIAL INSURANCE OFFICES

Information respecting those offices whose titles are printed in capitals will be found set forth among the advertisements at the page as indicated.

NOTE—The sole object of this Directory is to indicate the Companies ostensibly established in Great Britain for the purpose of transacting Insurance business, a Company or Society being mentioned herein does not therefore imply that it is worthy of confidence. Many of the Companies are commented upon during the year in the pages of the *Post Magazine and Insurance Monitor*, and much valuable information respecting all kinds of Insurance Companies and Societies is contained in the Synopsis of Accounts given elsewhere in this publication. When the information thus given is not sufficient for the guidance of an intending insurant or investor, the Editor of the *Post Magazine and Insurance Monitor* will always answer in the columns of that publication enquiries made respecting a specifically named Company, but he does not undertake to select for recommendation any particular Company.

Objects.—The principal objects of each Company are indicated in the following Directory. Further information will be found in the list headed "Insurance Companies transacting various classes of business."

Aberdeen and Northern Friendly Society.

Established 1862. **DIRECTORS**—Wm. Porter, J.P., *Chairman*; Wm. S. Boice, *Vice-Chairman*; George E. Oldham; Alex. S. Morrison; David H. Clark; William D. McCaskill; David Jaffray; Robert A. R. Fraser; J. C. Wood; W. J. Cameron, J.P.; William H. Thomson; James Rust; Hamilton Ross; Lewis McGregor and Alexander C. Hunter.

ADDRESS.—213, George street, Aberdeen. *Phone*—636. **Objects**—Industrial Life, Endowment, Ordinary and National Health. *Board day*—Tuesday. J. Cormack Watt, A.C.I.L., *Man. & Treas.*; George G. C. Bain, A.C.I.L., *Sec.*; Reuben Watson & Sons, F.I.A., *Acts.*; James Meston & Co., C.A., *Auditors*.

African Guarantee and Indemnity Company, Limited.

Established 1911. **Objects**—Fire, Life, Marine, Accident and Sickness, Workmen's Compensation, P.G., Motor Car, Burglary, Public Liability, Fid. Guar., Surety Bonds, etc. J. W. K. Schofield, *Gen. Man.*

HEAD OFFICE—Colosseum Building, Cor. Commissioner & Von Brandis Streets, Johannesburg, South Africa. *Telegrams*—INDEMCO, Johannesburg. *Phone*—22-4455. *Codes*—CODEM, A.B.C. 5th, and Bentley's.

BRANCH OFFICES—Cape Town, Port Elizabeth, East London, Durban, Pretoria, Pietermaritzburg, Ladysmith, Bloemfontein, Queenstown, Graaff Reinet, Mauritius, and Nairobi.

London: 28, Budge row, E.C.4. Gold, Cook & Co., Ltd., *Mans.*

Telegrams—SUPERNORTH, Cannon. *Phone*—City 4764.

AFRICAN LIFE Assurance Society, Limited. (See Advt page lxiii)

Established 1904. **Objects**—Life, Annuities and Pensions.

HEAD OFFICE—African Life building, corner Commissioner and Kruis Streets, Johannesburg. P.O. Box 1114, Johannesburg. I. W. Schlesinger, *Chairman*; W. H. Woffindin, F.I.A., *Gen. Man & Act.*; J. E. Honiball, *Sec.* *Telegrams*—TALAS, Johannesburg.

CAPITAL—Authorised, £25,000 in shares of £1 each, fully paid.

DIRECTORS—London Board: *Chairman*—Sir John Chancellor, G.C.M.G., G.C.V.O., D.S.O.; Earl of Clanwilliam; Field-Marshal Lord Milne, G.C.B., G.C.M.G., D.S.O., LL.D.; Arthur John Stevens; Sir John B. Kynaston Studd, Bt.

HEAD OFFICE for Great Britain—River Plate House, Finsbury Circus, London, E.C.2. *Telegrams*—TALASAFARI, Ave. London. *Phone*—Met. 9551-4. *Board day*—Every 3rd Wednesday in the month. M. B. Massey-Hicks, F.C.I.S., *Sec. for U.K.*; Dr. P. R. Ingram, M.B., C.M., *Medical Adviser for the U.K.*; Deloitte, Plender, Griffiths Annan & Co., C.A., *Auditors*; Linklaters & Paines, *Solicitors*.

Agricultural and General Co-operative Insurance Society, Limited.

Established 1908. Registered under the Industrial and Provident Societies Acts, 1893 to 1928. CAPITAL—Nominal, £12,022 in shares of £1 each. Paid-up, £9,114. Dividend for 1937, 5 per cent. (1936 same). Year ends 31st Dec.

DIRECTORS.—Hon. R. D. Denman, M.P., *Chairman*; Rt. Hon. Sir C. A. Montague Barlow, Bt., K.B.E., *Deputy-Chairman*; R. Williams Ellis, J.P.; W. H. T. Hearle; G. W. Hill; G. F. D. Tennant; G. de H. Vaizey.

ADDRESS.—Dacre House, Dacre street, Westminster, London, S.W.1. *Objects*—Fire, Employers' Liability, Motor Vehicles and Live stock. *Board day*—2.15 p.m. alternate Wednesdays. K. W. Hopkinson, *Man. & Sec.*; A. E. Bloice, *Sub-Man.*; H. Holton Sturges, C.A., *Auditor*. *Telegrams*—TAGGIS SOWEST. *Phone*—Whitehall 4576.

Albion Friendly Society.

ADDRESS—Moor lane, Bolton. Established 1861. *Objects*—Ordinary and Industrial Life and Endowment. A. H. Crompton, *Sec.*; P. & J. Kevan, C.A., *Auditors*.

Aldwych Insurance Company, Limited.

Established 1906. *Objects*—Reinsurance. H. S. Milligan, *Chairman*; A. E. Ridoutt, *Sec.*

ADDRESS—64, Cornhill, London, E.C.3.

ALLIANCE Assurance Company, Limited.

(See Advt. page i)

Established 1824 and registered as limited on 11th April, 1902. The following Companies have been amalgamated with the Alliance:—Alliance Marine & General in 1905; Bankers Guarantee, 1919; Colonial and Foreign Banks Guarantee Corporation, 1920; District (Birmingham) Fire, 1864; Economic Life, 1911; Hants, Sussex & Dorset Fire, 1864; Imperial Fire and Imperial Life, 1902; Insurance Company of Scotland, 1847; King's Lynn Fire, 1873; Norwich Equitable Fire, 1883; Provident Life, 1906; Provincial (Welsh) Fire and Life (fire business) 1874 (Life business) 1889; Royal Canadian Fire (Montreal), 1891; Royal Farmers' Fire & Life, 1888; Salop Fire, 1890; Scottish Imperial (fire business), 1883; Sheffield Fire, 1863; Shropshire and North Wales Fire, 1890; Suffolk and General Counties Fire & Life, 1850; Suffolk Equitable Fire, 1849; Tasmanian Fire (Hobart), 1892; Town and County Fire, 1873; Union Fire of California, 1891; Union Fire of New Zealand, 1892; Western Fire 1868. The following companies are allied with the Alliance:—County Fire, 1906. Law Fire, 1907. Westminster Fire, 1906. National Boiler & General, 1923. CAPITAL—Authorised, £5,450,000, consisting of 250,000 original shares of £20 each with £2 4s. paid up, and 450,000 new shares of £1 each fully paid. Total paid-up capital, £1,000,000. New shares carry same right to dividend and assets as each original share. Dividends for 1937, 18s. per share on each class, less tax. (1936, same). Dividends payable half-yearly in January and July. Year ends 31st Dec.

DIRECTORS.—Lionel N. de Rothschild, O.B.E., *Chairman*; H. A. Trotter, *Deputy Chairman*; The Lord Ashburton; Sir Vincent Baddeley, K.C.B.; The Viscount Bearstead, M.C.; Frederick Cavendish Bentinck; D. G. M. Bernard; The Earl of Rosborough, P.C., G.C.M.G.; Alfred Powell Buxton; John Cator; Major Gerald M. A. Ellis; Sir William Firth; Edwin Fisher; John F. Heaton; R. M. Holland-Martin, C.B.; W. P. W. Ker; Sir C. T. Needham; G. W. R. Portman; the Earl of Rosebery, D.S.O., M.C.; A. J. Stewart Todd; R. D. Trotter; The Lord Wardington.

Objects—Life (including Family Protection), Disability Benefits, Estate Duty, Group Life, Children's Deferred and Educational Endowments, Staff Assurance and Pension Schemes, Annuities, Sinking Fund and Capital Redemption, Fire, Marine, Burglary and Theft, Personal Accident and Disease, Third Party, Drivers' Risks, Lift, Plate Glass, Workmen's Compensation, Motor Car, Motor Cycle, Fidelity Guarantee, Live Stock, Boiler, Machinery, Comprehensive Policies for Buildings or Contents of Dwelling Houses, Executor and Trustee. *Board day*—12.30 Wednesday. PRINCIPAL OFFICERS—A. Levine, Ralph F. Barnett, *Gen. Mans.*; H. J. Humphriss, *Man. Acctd. Dept.*; A. G. M. Batten, *Asst. Man., Acctd. Dept.*; Louis D'Elboux, *Man. Fire Dept.*; E. C. T. Carden, K. Griffiths, *Asst. Mans., Fire Dept.*; R. C. Simmonds, F.I.A., *Act.*; V. W. Tyler, F.I.A., *Asst. Act.*; H. Lloyd Owen, *Underwriter*; R. E. Allan, *Asst. Underwriter*; A. E. Welch, *Sec.*; D. G. S. Cutler, *Asst. Sec.*; Victor T. Toller, *Accountant*; R. C. B. Wall, M.D.; R. Hale-White, M.C., M.D., A. C. Douglas Firth, M.D.; J. St. Clair Elkington, M.D., *Medical Officers*; Dawes & Sons, *Solicitors*.

HEAD OFFICE—Bartholomew lane, London, E.C.2. *Telegrams*—SOCIETATE, Stock. *Phone*—London Wall 2345. Marine department—40, Lime street, E.C.3. *Telegrams*—ALMARINE, Stock. *Phone*—Mansion House 3908.

Continued.

ALLIANCE Assurance Company, Limited.—continued.

- BRANCH OFFICES—London: 88, St. James's street, S.W.1. R. S. Haynes, *Man.*
Phone—Whitehall 2241.
 2-3, Norfolk street, Strand, W.C.2. C. Lawson Barnes, *Man.* *Phone*—Temple
 Bar 4264.
 24, Wigmore street, W.1. T. A. Lewis, *Man.* *Phone*—Langham 3212.
 99, Fenchurch street, E.C.3. H. L. Pentreath, *Man.* *Phone*—Royal 2233.
 413, Hendon way, N.W.4. W. A. C. Stone, *Man.* *Phone*—Hendon 3363.
 80, High street, Eltham, S.E.9. O. Bews, *Sec.* *Phone*—Eltham 2735.
 Aberdeen: 230, Union street. W. D. Nicholson, *Man.* *Telegrams*—SOCIETATE.
Phone—Central 2483.
 Bangor: 148, High street. E. Ivon Price, *Sec.* *Phone*—409.
 Belfast: 20, Donegall square East. W. E. Swayne, *Mun.* *Telegrams*—P.M.
Phone—25941.
 Birmingham: 130, Colmore row 3. Richard Edwards, *Man.* *Telegrams*—SOCIETATE.
Phone—Central 2348 and 9.
 Bournemouth: Richmond chambers, The Square. L. G. Steers, *Sec.* *Phone*—6692.
 Bradford: 48, Market street. E. T. Brady, A. Crossley, *Joint Secs.* *Telegrams*—
 ALLIANCE ASSURANCE. *Phone*—7424.
 Bristol: 38a, Corn street, 1. Charles F. Read, *Man.* *Telegrams*—SOCIETATE.
Phone—20675/6.
 Bury St. Edmunds: 59, Abbeygate street. J. Linley Berry, *Man.*
Telegrams—ALLIANCE ASSURANCE. *Phone*—51.
 Canterbury: 10, St. George's place. G. W. Ledger, *Rep.* *Phone*—2627.
 Cardiff: 108, St. Mary street. W. Evans, *Man.* *Telegrams*—ALLIANCE ASSURANCE.
Phone—186.
 Carlisle: Alliance chambers, Lowther street. J. Leslie Brown, *Sec.* *Phone*—689.
 Chester: 14, Newgate street. T. R. Platt, *Insp.* *Phone*—2108.
 Chesterfield: Elder Way. E. F. Johnson, *Sec.* *Telegrams*—ALLIANCE ASSURANCE.
Phone—2415.
 Colwyn Bay: Williams Deacons Bank Chambers, Conway road. I. Bryan Hughes,
Insp. *Phone*—2823.
 Cork: 96, South Mall. J. C. Galloway, *Sec.* *Phone*—1078.
 Coventry: 11, Warwick row. A. P. Hunter, *Sec.* *Phone*—3425.
 Croydon: 51, High street. M. P. Marsh, *Sec.* *Phone*—Croydon 4214.
 Darlington: Court chambers, 2, Coniscliffe road. G. W. Newton, *Insp.*
Phone—2738.
 Derby: 8, Market place. N. T. Claybyn, *Man.* *Telegrams*—ALLIANCE ASSURANCE.
Phone—450.
 Dublin: Nassau street. M. H. Toppin, *Man.* *Telegrams*—SOCIETATE. *Phone*—43319.
 Dumfries: 22, Newall terrace. James Kerr, *Insp.* *Phone*—628.
 Dundee: 64, Reform street. John Russell, *Man.* *Phone*—Central 3295.
 Eastbourne: 41, Cornfield road. E. G. Watt, *Sec.* *Phone*—54.
 Edinburgh: 93, George street, 2. A. Lyburn, *Man.*
Telegrams—SOCIETATE. *Phone*—30141 & 2.
 Glasgow: 151, West George street, C.2. Frank Straughan, *Man.* D. McCulloch,
Asst. Man. *Telegrams*—SOCIETATE. *Phone*—Central 5858.
 Gloucester: 23, Clarence street. R. F. Wotton, *Sec.* *Telegrams*—ALLIANCE
 ASSURANCE. *Phone*—2706.
 Halifax: 29, Commercial street. L. F. Ashley, *Man.* *Telegrams*—SOCIETATE.
Phone—2371.
 Hanley: Palace chambers, 21, Stafford street. R. J. P. Brown, *Sec.*
Phone—Stoke-on-Trent 29405.
 Hereford: 137, Widemarsh street. W. K. Plant, *Sec.* *Phone*—2892.
 Hull: 21, Scale lane. A. E. Bixby, *Man.* *Telegrams*—ALLIANCE ASSURANCE
Phone—36504.
 Inverness: Old National Bank buildings. C. J. H. Morton, *Insp.*
 Ipswich: Queen street. A. W. Haward, *Man.* *Telegrams*—ALLIANCE ASSURANCE.
Phone—2332.
 Leeds: 28, East Parade, 1. W. Blackburn, *Sec.* *Telegrams*—CHEQUERS.
Phone—20914 & 5.
 Leicester: 17, Horsefair street. W. B. Giles, *Man.*
Telegrams—ALLIANCE ASSURANCE. *Phone* 65141-2.
 Liverpool: 30, Exchange street East, 2. Kenneth S. Williams, *Man.* J. H. Weld-
 Blundell, *Asst. Man.* *Telegrams*—SOCIETATE. *Phone*—Central 422 and 3.
Marine Dept.—F. Jaques, *Underwriter.* *Tel.*—ALMARINE. *Phone*—Central 91.
 Londonderry: 6, Castle street. C. G. Kelly, *Insp.* *Phone*—2442.
 Manchester: 74, King street, 2. Ernest Weston, *Man.* *Telegrams*—SOCIETATE.
Phone—Blackfriars 1648.
 Middlesbrough: 95, Albert road. Alan N. Watts, *Man.*
Telegrams—ALLIANCE ASSURANCE. *Phone*—2860.
 Newbury: 19, Bartholomew street. P. H. Brant, *Sec.* *Telegrams*—ALLIANCE
 ASSURANCE. *Phone*—693.

Continued.

ALLIANCE Assurance Company, Limited.—continued.

Newcastle-on-Tyne: 2, Mosley street, 1, Louis Phillips, *Man.* *Telegrams*—SOCIETATE. *Phone*—25626-7.
 Norwich: 56, London street. H. L. Giles, *Man.* *Telegrams*—ALLIANCE ASSURANCE. *Phone*—32.
 Nottingham: Willoughby House, Low pavement. Harold E. Quin, *Man.* *Telegrams*—ALLIANCE ASSURANCE. *Phone*—40358-9.
 Oxford: Barclays Bank Chambers, 114/116, S. Aldate's. G. C. W. Glossop, *Man.* *Telegrams*—ALLIANCE ASSURANCE. *Phone*—4505-6.
 Plymouth: 14, Princess square. H. E. Cooke, *Sec.* *Tel.*—ALLIANCE ASSURANCE. *Phone*—4663.
 Portsmouth: 53, Russell street. C. Tilley, *Sec.* *Phone*—73628.
 Preston: 41, Fishergate. H. V. Jeens, *Sec.* *Phone*—2295.
 St. Albans: 32, St. Peter's street. C. J. C. Clegg, *Sec.* *Phone*—1123.
 Sheffield: George street, Sheffield 1. J. Victor Bibby, *Man.* Yorkshire & Derbyshire area, H. Victor Mole, *Sec.* *Telegrams*—SOCIETATE. *Phone*—22366.
 Shrewsbury: The Square. J. D. Clark, *Man.* *Telegrams*—ALLIANCE ASSURANCE. *Phone*—3041.
 Southampton: 6, High street. George E. Stewart, *Man.* *Telegrams*—ALLIANCE ASSURANCE. *Phone*—6351 & 2.
 Swansea: 61, Wind street. H. T. Greaves, *Sec.* *Telegrams*—ALLIANCE ASSURANCE. *Phone*—4707.
 Taunton: The Market House. J. H. Clifton, *Sec.* *Phone*—2220. *Telegrams*—ALLIANCE ASSURANCE.
 Worcester: District Bank Chambers, 59, Broad street. R. G. Teale, *Sec.* *Phone*—1909.
 Wrexham: 29, High street. G. E. Williams, *Man.* *Tel.*—ALLIANCE ASSURANCE. *Phone*—2216-7.
 Canada: 214, St. James street, Montreal. E. E. Kenyon, *Man.*
 New South Wales: 97, Pitt street, Sydney. Arthur S. Mann, *Gen. Man. for Australia.* W. M. Webb, *Asst. Man.,* Sydney Branch.
 Victoria: 410, Collins street, Melbourne. W. S. Slater, *Man.*
 South Australia: Grenfell street, Adelaide. A. H. Sherwin, *Man.*
 Queensland: Eagle street, Brisbane. W. B. Denmead, *Man.*
 Western Australia: 96, St. George's terrace, Perth. R. F. Lawrence, *Man.*
 Tasmania: 131, Macquarie street, Hobart. Alec. H. Low, *Man.*
 New Zealand: Wellington: 23 & 25, Grey street. Robt. Caughley, *Gen. Man. for N.Z.* L. A. Hutton, *Man.,* Wellington.
 Auckland: 5, O'Connell street. W. Skegg, *Man.*
 Christchurch: Hereford street. E. H. Box, *Man.*
 Dunedin: Bond street. W. W. Callender, *Man.*
 Invercargill: Don street. G. Skipworth, *Man.*
 Timaru: Stafford street. D. T. Todd, *Man.*
 India: 2, Hare street, Calcutta. J. R. L. Walker, *Man.*
 South Africa: 40, Burg street, Cape Town. W. Wiles, *Man.*
 Annan House, Fox street, Johannesburg. J. E. Dyer, *Man.*
 Holland: 5, Regentesselaan, The Hague.
 PROVIDENT LIFE FUND, 50, Regent street, W.1. A. E. Spencer, *Sec.* C. L. Milligan, F.I.A., *Asst. Sec.* *Telegrams*—PROVIDENT LIFE, Piccy. *Phone*—Regent 2012.
 BRANCH OFFICES—Belfast: 21, Waring street. D. E. Beatty, *Man.* *Phone*—20097.
 Birmingham: 41 & 42, Temple street. R. V. Robinson, *Man.* *Telegrams*—PROVIDENT LIFE. *Phone*—Midland 5153-4.
 Bristol: Provident buildings, Clare street. W. G. Clark, *Man.* *Tel.*—PROVIDENT LIFE. *Phone*—23028-9.
 Canterbury: 10, St. George's place. M. G. Amos, *Insp.* *Phone*—3193.
 Dublin: 113, Grafton street. J. A. Colvin, *Man.* *Phone*—22859.
 Edinburgh: 44, Queen street. C. D. Bateman, *Agent.* *Phone*—Central 30334.
 Exeter: Queen street. C. C. Mortimore, *Man.* *Phone*—2165.
 Glasgow: 158, St. Vincent street, C.2. C. D. Bateman, *Man.* *Phone*—Central 4247.
 Leeds: 9, East parade. H. Wortley, *Man.* *Telegrams*—COUNTRY. *Phone*—21611/2.
 Liverpool: 2a, Tithebarn street. D. E. Owen, *Man.* *Phone*—Bank 913.
 Manchester: 68, Fountain street. C. Bailey, *Man.* *Telegrams*—PROVIDENT LIFE. *Phone*—Deansgate 3143.
 Nottingham: Vernon house, Friar lane. T. Davison, *Man.* *Phone*—3528-9.

Alliance Key Registry Association.

ADDRESS—12, Bridge street, Bristol. J. A. Lambert, *Man. Dir.* *Phone*—21149.

Alpha Insurance Company, Limited.

Established 1905. *Object*—Reinsurance.

ADDRESS—64, Cornhill, E.C.3. H. S. Milligan, *Chairman*; J. H. Willott, *Sec.*

Amalgamated Key and Accident Insurance Company, Limited.

Established 1904. *Object*—Key Registration and Accident Insurance.
 ADDRESS—23, St. James's street, Derby. Geo. H. Upson, *Man. Dir.*

Anglo-Canadian Insurance Company, Limited.

Established 1909. Name changed from Anglo-Scottish September, 1929.

DIRECTORS—H. J. Tapscott, *Chairman*; Charles I. C. Bosanquet, M.A.; B. H. Brigham, A.C.A.; Harold R. Sutcliffe. *Object*—Reinsurance. T. W. Fairbairn, F.C.I.S., *Sec.*

ADDRESS—7, Leadenhall street, London, E.C.3.

Anglo-Saxon Insurance Association, Limited.

Registered 3rd July, 1924. CAPITAL—Authorised, £106,000, consisting of 1,000 founders' shares of £1 each, 200,000 deferred shares of 1s. each, and 95,000 non-cumulative preference shares of £1 each. Issued: 1,000 founders', fully paid; 100,000 deferred, fully paid; 95,000 preference, fully paid. Total paid-up capital, £101,000. Year ends 30th June.

DIRECTORS—A. Noel Mobbs, O.B.E., *Chairman*; A. J. Wilson; R. O. Mobbs; Eric N. Mobbs; C. R. Seymour. *Object*—Motor.

ADDRESS—United Building, Trading Estate, Slough. C. A. Ward, *Sec.*

Telegrams—ANGLOINSUR, Slough. Phone—Slough 1160 (7 lines).

Anglo-Scottish Insurance Company, Limited.

Registered 15th March, 1909. This Company became allied with the Century Ins. Co. in 1912. Name changed from Anglo-Scottish General Commercial Ins. Co., Ltd., August, 1929. CAPITAL—Authorised, £350,000. Issued, and paid-up, 105,000 in shares of £1 each. *Object*—Reinsurance and Insurance in Canada. Year ends 31st Dec.

DIRECTORS—H. J. Tapscott, *Chairman*; J. Shera Atkinson, LL.B.; Charles I. C. Bosanquet, M.A.; Bernard H. Brigham, A.C.A.; H. T. Crosfield, M.A.; S. S. Lamert; J. R. Little, J.P.; Harold R. Sutcliffe.

ADDRESS—7, Leadenhall street, E.C.3. T. W. Fairbairn, F.C.I.S., *Sec.*

Phone—Mansion House 4511.

ARMY, NAVY and GENERAL Assur. Assn., Ltd. (See Advt. page 76)

Registered 11th July, 1901, as the Army & General Assurance Association. Changed to present title in 1904. CAPITAL—Authorised, £250,000, consisting of 225,000 ordinary shares of £1 each and 100,000 cumulative preferred ordinary shares of 5s. each. Issued, 100,000 cumulative preferred ordinary. Paid-up, £20,000. Dividend for 1934, 5 per cent., less tax; 1935, nil. Year ends 31st Dec.

DIRECTORS—J. R. Harris; Comdr. L. H. A. Shadwell, O.B.E., V.D., M.INST.C.E.; G. H. Good.

Objects—Fire, Burglary, Accident, Horse, Fidelity Guarantee, Transit, Motor, Plate Glass, Third Party, etc.

HEAD OFFICE—Trafalgar house, Waterloo place, Pall Mall, London, S.W.1. J. R. Harris, *Man. Dir.*; A. L. Lockwood, *Sec.*; A. Elphick, *Agency Man.*; Joyntson Hicks & Co., *Solicitors*.

Telegrams—GUNDRADA, Piccy. Phone—Whitehall 9917 (private branch exchange).

BRANCH OFFICES—Aldershot: Imperial Buildings, 4, Grosvenor road. F. S. H. Phillips, *Man. Phone*—347.

India: Behramji mansions, Pherozesha Mehta road Fort, Bombay. Begbie, Phillips & Hayley, Ltd., *Man. Agents*. Telegrams—GUNDRADA, Bombay.

Jamaica: Coronation building, Kingston. E. H. Lyon Hall, *Attorney*.

Worcester: 26, Penbury street. E. A. Wilkes, *Man. Phone*—704.

Atlantic Assurance Company, Limited.

Registered 22nd Oct., 1918. CAPITAL—Authorised, £300,000, in shares of £1 each. Issued, 100,000 shares, fully paid. Year ends 31st Dec.

DIRECTORS—S. R. Copley, *Chairman*; F. Bowman; R. J. Hunter; D. W. Copley.

Objects—Life, Fire, Sickness and Accident, Marine, Burglary, Aviation, etc.

HEAD OFFICE—36-37, Old Jewry, London, E.C.2. Telegrams—ATLANTISUR, Stock, London. Phone—Metropolitan 6333 (5 lines).

Birmingham: 8, Newhall street. J. R. Hancher, *Man. Phone*—Central 5315.

Blackpool: 49, Queen street. S. T. Britain, *Man. Phone*—N.S. 51571.

Bournemouth: 99, Maxwell road. C. G. Netherton, *Man.*

Bradford: 9, Ashfield Drive, Frizinghall. H. Carpenter, *Res. Insp. Phone*—5164.

Brighton: 13, Grand parade. F. A. Stephenson, *Man. Phone*—6495.

Camborne: 1, Dolcoath road. W. C. P. Beard, *Man. Phone*—16.

Glasgow: 173, St. Vincent street. T. B. Johnston, *Man. Phone*—Central 3139.

Huddersfield: 26, Queen street. F. C. Phillpot, *Man. Phone*—1908.

Manchester: Chancery Chambers, 55, Brown street. L. Brown, *Man.*

Phone—Deansgate 2781.

Ramsgate: 51, Grange road. A. E. J. Baxter, *Man. Phone*—411.

Leicester: 101, Groby Road. E. Spiers, *Res. Insp. Phone*—65603.

ATLAS Assurance Company, Limited.

(See Advt. page ii)

Established 1808 and registered as limited on 14th June, 1901. In 1904 the Manchester Assurance Company became amalgamated with the Atlas. In 1911 the Essex and Suffolk Equitable Ins. Society became allied with the Atlas. CAPITAL—Authorised, £2,200,000 in 440,000 shares of £5 each. Issued, 440,000 shares. Paid-up, 550,000 (25s. per share). Dividend for 1937, 8s. per share, free of tax. (1936 same.) Year ends 31st Dec.

DIRECTORS—Francis Alexander Johnston, *Chairman*; George Finch Hotblack, *Deputy-Chairman*; James H. Batty, The Rt. Hon. Lord Craigmyle, Rudolph E. F. de Trafford, O.B.E.; C. H. Falloon; Sir William Hy. Neville Goschen, Bt., K.B.E., M.L.; Wm. S. Robinson; Col. Bertram Abel Smith, D.S.O., M.C., T.D., A.D.C.; Sir Harold E. Snagge, K.B.E.; Lt.-Col. Sir Rhys Williams, Bt., D.S.O., K.C., M.L.; Arthur d'Angers Willis.

Objects—Fire, Life, House Purchase, Annuities, Marine, Burglary, Motor Car, Fidelity Guarantee, Capital Redemption, Engineering Risks, Accidents of all kinds, Executor and Trustee. **Board days**—Tuesday and Friday. C. H. Falloon, *Gen. Man.*; Wm. Penman, F.I.A., *Act. & Life Man.*; J. W. J. Levien, *Sec.*; R. Gibson, *Accident Man.*; F. E. Huggins, *Asst. Sec.*; H. Frost, *Chief Acct. & Registrar*; H. A. Lane, F.I.A., *Asst. Life Man.*; Price, Waterhouse & Co., *Auditors*; S. J. Wareham, F.R.C.S., *Medical Officer*; G. F. Hudson, Matthews & Co., *Solicitors*.

HEAD OFFICE—92, Cheapside, London, E.C.2. **Telegrams**—ATLAS, Cent.

Phone—National 7600.

Marine department: 4, Fenchurch avenue, London, E.C.3. G. G. Sharman, *Underwriter*; C. E. P. Taylor, *Deputy Underwriter*. **Telegrams**—ATLASMARIN, Fen. **Phone**—Mansion House 3641-2-3.

BRANCH OFFICES—London: West End: 25, St. James's street, S.W.1. J. B. Whitlock, *Man.* **Telegrams**—ATLAS, Cent. **Phone**—Whitehall 4693.
City: 48, Mark lane, E.C.3. Seymour T. Esdaile, *Man.*; R. E. A. Davis, *Asst. Man.* **Telegrams**—ATLAS, Cent. **Phone**—Royal 2724.

Aberdeen: 12, Bon Accord square. J. M. Munn, *District Sec.* **Phone**—853.

Bangor: 232, High street. Goronwy O. Roberts, *Local Man.* **Phone**—15.

Barrow-in-Furness: 2, Cavendish street. Stanley Baker, *Insp.* **Phone**—642.

Bedford: National Provincial Bank chambers, St. Paul's square. J. W. A. Preston, *Insp.* **Phone**—2085.

Belfast: Bedford buildings, 7, Bedford street. F. W. Leonard, *Insp.* **Phone**—24378.

Birmingham: Atlas Assurance buildings, 114, Colmore row, 3. Edward Rose, *Man.* **Telegrams**—ATLAS ASSURANCE. **Phone**—Central 8348-9.

Blackburn: 31, Richmond terrace. Alex. Fazackerley, *Insp.* **Phone**—6039.

Bournemouth: 142, Old Christchurch road. C. T. Golesworthy, *Insp.* **Phone**—5382.

Bradford: Burton Chambers, Chapel court, Kirkgate. **Phone**—1179.

Brighton: 33, West street, 1. A. Q. Browning, *Man.*; F. W. Fellingham, *Asst. Man.* **Telegrams**—ATLAS. **Phone**—3852 & 3415.

Bristol: Atlas Assurance building, 9, Clare street, 1. Thos. H. Shellard, *Man.* M. T. Todd, *Asst. Man.* **Telegrams**—ATLAS. **Phone**—24045.

Burnley: 3, Ormerod street. H. Floyd, *Insp.* **Phone**—3304.

Cambridge: 63, Sidney street. J. L. Riley, *Insp.* **Phone**—2531.

Cardiff: Principality buildings, Queen street. A. L. Nind Tomson, *Man.* **Telegrams**—ATLAS ASSURANCE. **Phone**—909-910.

Carlisle: 2, Devonshire street. George C. Ball, *District Sec.* **Phone**—655.

Chester: 94, Foregate street. E. Wilson, *Insp.*

Colchester: The Fire Office. R. G. Bultitude, *Man.* **Telegrams**—ESSFOLK. **Phone**—2211.

Cork: 49, South Mall. G. R. Preston, *Insp.* **Phone**—733.

Coventry: National Provincial Bank chambers, Hertford street. M. Greenup, *Insp.* **Phone**—4916.

Derby: The College, All Saints. J. E. Hickling, *Insp.* **Phone**—99.

Dublin: 39, Dawson street, C.2. J. M. Peate, *Man.*

Telegrams—ATLAS ASSURANCE. **Phone**—43750.

Dundee: 6, Panmure street. F. G. Dewar, *Sec.* **Phone**—2037.

Edinburgh: 21, Charlotte square, 2. A. Wilson Macfarlane, *District Sec.* **Phone**—31162.

Exeter: Law Library buildings, 8, The Close. A. B. Lailey, *Man.* **Phone**—4253.

Glasgow: 174, West George street, C.2. A. W. Harvie, *Man.* **Telegrams**—ATLAS. **Phone**—Douglas 2870-1.

Gloucester: Victoria chambers, Bell lane. F. R. Poole, *Insp.* **Phone**—2543.

Huddersfield: 44, Standard house. R. Backhouse, *Insp.* **Phone**—4376.

Hull: 19, Bowlalley lane. E. N. C. Firth, *Insp.* **Phone**—35356.

Continued.

ATLAS Assurance Company, Limited.—continued.

- Ipswich : Cornhill. James L. Jolly, *Man.*; E. J. E. Feun, *Asst. Man.* *Telegrams*—*ESSFOLK*. *Phone*—2324.
- Leeds : Atlas chambers, King street, 1. T. W. Swales, *Man.*; F. Hirst, *Asst. Man.* *Telegrams*—*ATLAS*. *Phone*—29051.
- Leicester : 4, Berridge street. H. C. Swift, *Local Man.* *Phone*—58368.
- Liverpool : 4, Chapel street, 3. H. A. Matthewman, *Man.* R. D. King, *Asst. Man.* *Telegrams*—*ATLAS ASSURANCE*. *Phone*—Central 2777 & 1091.
- Manchester : 98, King street, 2. T. C. Metcalf, *Man.* *Telegrams*—*ATLAS*. *Phone*—Deansgate 4831.
- Mansfield : 33, Church street. E. C. Glover, *Insp.* *Phone*—774.
- Margate : 6, Cecil square. G. H. Evans, *Local Sec.* *Phone*—235.
- Middlesbrough : 10, Albert road. J. P. Watson, *Insp.* *Phone*—2907.
- Newcastle-on-Tyne : 19 & 21, Dean street, 1. J. Cowper and F. C. Mallett, *Mons.* *Telegrams*—*MANCHESMAL*. *Phone*—Newcastle 24081 (2 lines).
- Northampton : 2, Wood Hill. W. E. Wright, *Man.* *Telegrams*—*ATLAS*. *Phone*—172.
- Norwich : 52, London street. L. A. Hockley, *Insp.* *Phone*—Norwich 690.
- Nottingham : 10, Low Pavement. J. W. Ansell, *Man.* *Telegrams*—*ATLAS*. *Phone*—41746.
- Oxford : 6, St. Aldates. J. B. Comfort, *Insp.* *Phone*—4396.
- Plymouth : 7, Buckland terrace. W. A. R. Snodgrass, *Insp.* *Phone*—3943.
- Portsmouth : 10, King's road, Southsea. A. E. Knight, *Local Man.* *Phone*—5084.
- Preston : Bank buildings, 53, Lune street. Arthur Fazackerley, *Insp.* *Phone*—4269.
- Reading : 1, Station road. H. J. B. Humby, *Man.* *Telegrams*—*ATLAS*. *Phone*—3340.
- Sheffield : 4-7, East Parade, 1. L. O. Kitchingman, *Insp.* *Phone*—Central 24956.
- Skipton : Building Society chambers, High street. A. Bastow, *Insp.*
- Southampton : 126, Above Bar. J. W. B. Cowlin, *Man.*; P. A. Lamb, *Asst. Man.* *Telegrams*—*ATLAS*. *Phone*—5841 (2 lines).
- Southend-on-Sea : Weston chambers, Weston road. R. N. Dickie, *Insp.* *Phone*—3765.
- Stoke-on-Trent : Arcade buildings, Stafford street, Hanley. J. A. Carr, *Insp.* *Phone*—Stoke-on-Trent 29422.
- Swansea : 4, Melbourne Place. F. W. Bennett, *Sec.* *Phone*—2272.
- Swindon : 38, Regent circus. G. R. Fenna, *Insp.* *Phone*—3097.
- Tunbridge Wells : 15, Church road. A. H. Fuller, *Local Sec.* *Phone*—601.
- Wisebech : 25/6, Market place. H. L. Almond, *Insp.* *Phone*—5.
- Wolverhampton : 48, Queen street. R. A. C. Taylor, *Insp.* *Phone*—2479.
- Worcester : 48, Foregate street. J. E. Burrows, *Insp.* *Phone*—178.
- Adelaide : 25, Foremouth street. F. V. Miers, *Man.* E. L. Stockbridge, *Asst. Man.*
- Bombay : E. D. Sassoon building, Dougal road, Ballard Estate. L. Randall, *Man.* P.O. Box 8.
- Brisbane : Atlas building, Eagle street. J. H. Williams, *Man.*
- Calcutta : 4, Olive row. E. F. Menzies, *Eastern Sec.* P.O. Box 123.
- Cape Town : Atlas building, 52, St. George's street. Percy J. Wenban, *Man. for South Africa*; T. Wilson Smith, *Dep. Man. for South Africa*; C. Cheveley, *Asst. Man.* P.O. Box 314.
- Chicago : Insurance Exchange, 175, West Jackson Boulevard. E. M. Schoen, *Man.* Ralph F. Woltersdorff, *Sec.*; A. S. Hall, *Asst. Sec.*
- Durban : 31, Club Arcade, Smith street. P. T. Westcott, *Man.*
- Johannesburg : Alliance Buildings, c/o. Rissik and New Street North. H. F. Serrurier, *Man.*
- Launceston : 34, Patterson street. F. Smithies, *Man.*
- Melbourne : 406, Collins street. D. Norman Trenery, *Man. for Australia and New Zealand*; E. S. Crane, *Asst. Man.*; H. Harwood, *Man. for Victoria*; L. Pettitt, *Asst. Man.*
- Montreal : 414, St. James street. C. E. Sanders, *Man. for Canada*; H. A. Sullivan, *Asst. Man. for Canada*. P. D. Garton, *Casualty Supt.*; D. J. Dunlop, *Fire Supt.* P.O. Box 10, Place d'Armes.
- New York : 55, Fifth Avenue. R. R. Martin, *Man. for United States*.
- Perth : 8-10, The Esplanade. J. A. Lording, *Man.*
- Port Elizabeth : Aegis buildings, Main street. J. M. Paton, *Man.* P.O. Box 30.
- San Francisco : Adam Grant building, 114, Sansome street. H. R. Jackson, *Man.*, A. J. Penfield, *Sec.*
- Sydney : 8, Spring street. G. H. Heath, *Man.*; E. V. Elder, *Asst. Man.*
- Auckland, N.Z. : Chancery Chambers, corner of O'Connell and Chancery streets. H. V. Tregear, *Man.*
- Wellington, N.Z. : Custom House quay. A. V. Shorter, *Supt. for New Zealand*.
- Dunedin, N.Z. : c/o. Crawford and Jetty street. E. H. Ferguson, *Man.*
- Christchurch : N.Z. : 156, Hereford street. H. L. Whiteman, *Man.*
- Vancouver, B.C. : 325, Homer street. H. B. Leuty, *Man.*
- Suva (Fiji) : c/o Pacific Ins. Co. D. W. Amos, *Man.*
- Shanghai : c/o Messrs. Butler & Co., 45, Kiukiang road. A. H. Atkins, *Far East Man.*; W. G. Scott, *Asst. Far East Man.*

Australian Alliance Assurance Company.

Incorporated in Australia. Established 1862. *Objects*—Fire, Marine, Fidelity Guarantee, Accident and Sickness, Employers' Liability, Plate Glass, Live Stock, Workmen's Compensation, Public Risk, Burglary, Motor Car. J. I. Henderson, *Man. & Sec.* Wilson, Bishop & Henderson, *Auditors*.

HEAD OFFICE—400 & 402, Collins street, Melbourne.

BRANCH OFFICES—Sydney: 95, Pitt street. H. V. Reynolds, *Man.*

London: 149, Leadenhall street, E.C.3. F. J. Ward, *Asst. London Underwriter*.
Phone—Avenue 1822/3.

AUSTRALIAN MUTUAL Provident Society.

(See Advt. page 80)

Established 1849. London office opened in 1908. This is a Mutual Society. Year ends 31st Dec.

DIRECTORS—Sir Samuel Hordern, *Chairman*; Dr. George H. Abbott, *Deputy-Chairman*; The Hon. Sir Frederick H. Tout, M.L.C.; Cecil H. Hoskins; J. O. Meeks; J. Hubert Fairfax; W. A. Mackay.

London Board: Rt. Hon. Lord Balfour of Burleigh, *Chairman*; Rt. Hon. Viscount Bledisloe, P.C., G.C.M.G., K.B.E.; Herbert W. Corry, *Deputy-chairman*; Hon. Geoffrey C. Gibbs; Rt. Hon. Lord Pentland.

Objects—Life, Endowments and Annuities.

A. W. Sneddon, F.I.A., *Gen. Man. & Actuary*; C. M. Martin, *Chief Insp. & Sec.*; F. J. Harris, A.I.A., and F. F. Innes, F.I.A., *Associate Actuaries*.

HEAD OFFICE—87, Pitt street, Sydney. D. E. Walker, *Man.*

BRANCH OFFICES—Victoria: 425, Collins street, Melbourne. V. Wheatley, *Man.*
New Zealand: Custom House Quay, Wellington. W. T. Ikin, *Man.*

Queensland: Queen street, Brisbane. A. E. Webb, *Man.*

South Australia: 21, King William street, Adelaide. S. Osmond, *Man.*

Tasmania: Elizabeth and Collins streets, Hobart. J. H. B. Ewart, *Man.*

Western Australia: St. George's terrace, Perth. J. W. Kingsbury, A.I.A., *Man.*

HEAD OFFICE for United Kingdom—73-76, King William street, London, E.C.4.

A. Nicholls, A.I.A., *Man.*

Telegrams—AMPSOCX, Cannon. Phone—Mansion House 6823 and 6824.

Authors Insurance Association, Ltd., The.

Established 1933. Formed under the auspices of the Incorporated Society of Authors, Playwrights and Composers. All policies are underwritten by Lloyd's. *Objects*—Infringement of copyright, loss of manuscripts, indemnification against failure to fulfil contracts, life and general insurances. CAPITAL—£100 in shares of £1 each, all issued and fully paid.

DIRECTORS—N. St. Barbe Sladen, F.R.S.L., *Chairman*; E. R. R. Starr; M. Lavender.

REGISTERED OFFICE—1, Albemarle street (Corner of Piccadilly), London, W.1.

Phone—Regent 5477. E. R. R. Starr, *Sec.*; Lucas & Gannaway, *Auditors*.
Midland Bank Ltd., *Bankers*.

Aviation and General Insurance Company, Limited.

Established 1935. *Objects*—All classes of Aviation business. CAPITAL—Authorised, £500,000 in shares of £1 each. All issued. Paid-up, £250,000, being 10s. a share.

DIRECTORS—A. Levine, *Chairman*; A. MacDonald, *Deputy-chairman*; K. K. Peters; C. H. Falloon; Sir Walter E. Hargreaves; A. Harrower; Viscount Knollys, M.B.E., D.F.C.; A. G. Sweet; W. A. Workman.

REGISTERED OFFICE—Asia house, 33, Lime street, London, E.C.3. Phone—Mansion House 4748. Telegrams—AVGEN, Stock, London. L. Murray-Stewart, *Underwriter and Man.*; A. E. Pulleyn, *Sec.*; Ince, Roscoe, Wilson & Glover, *Solicitors*; Whinney, Smith & Whinney, *Auditors*.

AVON Insurance Company, Limited

(See Advt. page 8)

Registered 11th Nov., 1925, as Farmers' Commercial Ins. Co., Ltd. This Company was allied to the National Farmers Union Mutual Ins. Soc. the same year. Name changed to above 1st Sept., 1931. CAPITAL—Authorised, £20,000 in £1 shares. Issued 20,000 shares. Paid up, £20,000 (£1 per share). Dividend for 1937, 7½ per cent. Year ends 31st Dec.

DIRECTORS—Alderman A. H. Pearce, J.P., *Chairman*; J. Stoate, *Vice-Chairman*; A. Batchelor; J. R. Black, J.P.; Rt. Hon. Sir Basil Brooke, Bt., M.P.; W. Date, J.P.; Owen English; T. R. Evans; C. Friend; H. German; H. T. Hincks; W. E. Lees; E. Parke, J.P.; W. Smith; J. Thomas; T. Williams, J.P., C.C., H. J. Winn.

Objects—All classes except Life and Marine. Board day—2nd Thursday. Ashley E. Clayton, J.P., F.C.I.I., *Gen. Man. & Sec.*; G. C. D. Lindsay, F.C.I.I., *Asst. Gen. Man.*; G. A. Stafford, *Fire Man.*; W. J. Bridgwater, *Claims Man.*; E. E. Chaumeton, F.C.I.I., F.L.A.A., *Asst. Sec. & Chief Accountant*; D. E. Woodman, *Acc. Man.*; H. W. Dowdall, *Renewals Man.*; Atlee, Edge & Lambert, *Auditors*; Reynolds & Co., *Solicitors*.

HEAD OFFICE—Church street, Stratford-on-Avon. Telegrams—INSURANCE. Phone—2241.

Continued.

AVON Insurance Company, Limited.—continued.**BRANCH OFFICES—**

Ashford: Tudor House, Aldington. J. W. Reynolds, *Insp.* *Phone*—Aldington 47.
 Aylesbury: Tring road. O. E. Gollins, *Insp.* *Phone*—736.
 Basingstoke: 11, Cross street. E. S. Stephens, *Man.* *Phone*—627.
 Belfast: 9, Donegall square South. J. K. Stewart, *Man.* *Phone*—23464.
 Birmingham: Union chambers, Temple row, 2. A. M. Donaldson, *Man.*
Phone—Mid 6365.
 Braintree: Courtauld road. P. C. Hasler, *Insp.* *Phone*—236.
 Bristol: 51, Broad street, 1. J. Henson, *Man.* *Phone*—24237.
 Cambridge: 18, Gilbert road. S. E. Randall, *Insp.* *Phone*—2380.
 Cardiff: 31, Queen street. G. A. Hallett, *Insp.* *Phone*—7714.
 Carmarthen: College road. W. C. Capewell, *Insp.* *Phone*—667.
 Castle Douglas: Church street. J. Sorbie, *Insp.* *Phone*—229.
 Chester: 43, Foregate street. E. Smethurst, A.C.I.I., *Man.* *Phone*—665.
 Devizes: Edward road. H. D. Jenkins, *Insp.* *Phone*—326.
 Dorchester: 2, Acland road. T. C. Pouncy, *Insp.* *Phone*—453.
 Edinburgh: 20, Cairnmuir road, Corstorphine, 12. A. G. Blair, *Insp.*
Phone—86845.
 Exeter: 67, Sweetbriar lane. A. M. Martin, *Insp.* *Phone*—4555.
 Glasgow: 176, West Regent street, C.2. W. F. Purser, *Man.* *Phone*—Douglas 4847.
 Hereford: Moor Farm lane. O. I. Williams, *Insp.* *Phone*—3126.
 Hove: 56, Coleman avenue, 3. E. Clowe, *Insp.* *Phone*—Portslade 9361.
 Huddersfield: Cloth Hall street. L. G. M. Daykin, *Insp.* *Phone*—3891.
 Leeds: 62, Well Close View, 7. H. Clifford, *Insp.* *Phone*—
 Maidstone: 337, London road. C. Davies, *Insp.* *Phone*—3103.
 Manchester: Clarence chambers, 70, Spring gardens, 2. C. W. Provis, *Man.*
Phone—Central 2991 (2 lines).
 Midlands: Church street, Stratford-on-Avon. F. Thompson, *Man.* *Phone*—2241.
 Newcastle-upon-Tyne: Clarendon House, Clayton street West, 1. J. N. Cone, *Man.*
Phone—24954.
 Norwich: 100, Prince of Wales road. A. E. Baines, *Man.* *Phone*—2770.
 Nottingham: Welbeck chambers, Milton street. H. Brown, *Insp.* *Phone*—2560.
 Penrith: 7, Castlegate. W. P. Bewley, *Man.* *Phone*—148.
 Perth: 85, Princes street. A. C. King, *Insp.* *Phone*—1424.
 Shenfield: Hutton road. L. W. Starr, *Insp.* *Phone*—Brentwood 1298.
 Spalding: Broad street. S. W. Beck, *Insp.* *Phone*—418.
 York: Pavement. S. K. Morey, *Man.* *Phone*—2024.
 East Scotland: 16, Commerce street, Inch, Aberdeenshire. P. W. McC. Alsop, *Insp.*
Phone—Insch 25.

Ayrshire Employers' Mutual Insurance Association, Limited.

Established 1898. *Objects*—Employers' Liability.

ADDRESS—6, Barns street, Ayr. G. Fingland, *Sec.* *Phone*—3874.

Ayrshire Farmers' Mutual Fire Insurance Society.

Established 1894. *Object*—Fire.

ADDRESS—Clydesdale Bank buildings, Ayr. John Duncan, *Chairman*; Robert J. Hastings, *Sec. & Treas.*; F. C. Dewar, Strathie & Co., O.A., *Auditors*.

Ayrshire Glass Insurance Company, Limited.

Established 1903. *Object*—Plate Glass.

ADDRESS—29, Newmarket street, Ayr. *Phone*—2401.

Bankers Health Insurance Society.

Established 1912. *Objects*—National Health Insurance.

ADDRESS—7, Chiswell street, London, E.C.1. *Board day*—3rd Monday.
 W. G. Johns, D.S.O., *Chairman*; C. Greenwood, *Sec.* *Phone*—National 1830.

Bankers and Traders Insurance Company, Limited.

Established 1921. CAPITAL—Authorised, £1,000,000, in shares of £1 each. Issued, 190,350 shares. Paid-up, £95,175 (10s. per share). Dividend for 1936 7 per cent. (1935, 1934, 1933, same). Year ends 31st March.

DIRECTORS—George Wright, *Chairman*; Alex. McVernon; James Burns; Ron. Archibald Howie, M.L.C.

Objects—Fire, Marine, Accident and General. A. S. Llewelyn, *Gen. Man.*; *Insp. of Branches*, W. F. Moore; *Sec. and Chief Acc.*, R. B. Southwell; Yarwood Vane & Co., *Auditors*.

HEAD OFFICE—52, Pitt street, Sydney, N.S.W.

Continued

Bankers and Traders Insurance Company, Limited—continued.

BRANCH OFFICES—South Australia: Steamship buildings, Currie Street, Adelaide.
 E. Guy Saunders, *Man.*
 New South Wales: 48, Pitt street, Sydney. E. J. O. Greenwood, *Man. for New South Wales.*
 Victoria: 353, Collins street, Melbourne. F. S. Briggs, *Man.*
 West Australia: A.R.A. House, St. Georges terrace, Perth. S. L. Morris, *Man.*
 Tasmania: Collins street, Hobart. R. S. Ellis, *Man.*
 Queensland: Orient Line Building, Eagle street, Brisbane. W. K. Stephens, *Man.*
 HEAD OFFICE for United Kingdom—23, Birch Lane, London, E.C.3.
 Queensland Ins. Co., Ltd., *Agents.* Telegrams—CURRAJONG, Stock, London.
 Phone—Mansion House 7236 (2 lines).

Bankers' Union Insurance Company, Limited.

Registered 21st July, 1933. *Objects*—Marine, Third Party, Burglary, Mortgage or other investment and other business in U.K. and certain European countries.
 DIRECTORS—Reginald H. O. Ashton; Frederick E. Judd; Katherine J. Ashton.
 REGISTERED OFFICE—7, Tavistock place, W.C.1.

Baptist Insurance Company, Limited.

Registered 17th Feb., 1905, as the Baptist Fire Ins. Co., Ltd. In 1926 the name was changed to above. CAPITAL—Authorised, £50,000, consisting of 2,000 4 per cent. cumulative preference shares of £5 each and 8,000 5 per cent. cumulative ordinary shares of £5 each. Issued, 1,174 preference and 2,360 ordinary shares. Paid up, £2,366. Year ends 18th Nov.

DIRECTORS—H. Ernest Wood, J.P., *Chairman*; Harold Knott, M.A.; Thomas S. Penny, J.P.; S. J. Price, F.C.I.B.; Rev. M. E. Aubrey, C.H.; W. N. Town; Rev. John Wilson, M.B.E., D.D.

Objects—Undertakes or negotiates all classes of insurance business.

ADDRESS—4, Southampton row, London, W.C.1. Ernest Blake, F.C.I.B., *Sec*
 Telegrams—BAPSURANCE, Westcent. Phone—Holborn 4084-5.

Barrow and District Mutual Plate Glass Insurance Society, Limited.

Established 1893. *Object*—Plate Glass.

ADDRESS—Central chambers, 2, Cavendish street, Barrow-in-Furness. F. W. Hapgood, *President*; A. C. Foster, *Treas.*; J. H. J. Hubbard, *Sec.*
 Telegrams—FINANCE, Barrow. Phone—361.

Barry District Plate Glass Insurance Company, Limited.

Established 1893. *Object*—Plate Glass.

ADDRESS—"The Mart," King's square, Barry Dock, Glamorgan. A. Colin Hammond, *Sec.* Phone—250.

Bath and West of England Plate Glass Insurance Company, Limited.

Established 1872. *Object*—Plate Glass.

ADDRESS—23, Milsom street, Bath. *Board day*—Second Wednesday. G. Vosper Paget, *Chairman*; Paul Howard, *Sec.* Phone—3903.

BEACON Insurance Company, Limited.

(See Advt. page lxiii)

Registered 5th Sept., 1883, as the Blue Ribbon Life, Accident, Mutual & Industrial Ins. Co., Ltd. In 1890 name changed to Abstainers & General Insurance Co., Ltd., and in 1933 changed to present title. CAPITAL—Authorised, £203,125 in shares of 16s. 3d. each. Total subscribed, £130,000, of which £40,000 (5s. per share) is paid up. Dividend for 1935, 1s. 3d. per share less tax (1934, 1s. 3d.). Year ends 31st Dec.

DIRECTORS—H. J. Greening, F.C.I.B., *Chairman and Managing Director*; Gerald B. Lloyd, B.A., *Vice-Chairman*; Thomas Burman; James Gray, J.P.; Frank N. Horton; Herbert Sutton Syrett, C.B.E., LL.B.

Objects—Life, Personal Accident, Fire, Burglary, Plate Glass, Comprehensive "Household," Motor, Employers' Liability, Consequential Loss, Public Liability, Driving Accidents, Property Owners' Indemnity, Leasehold Redemption. *Board day*—Third Friday. H. J. Greening, *Man. Dir. and Chairman*; G. K. Greening, B.COM., F.C.I.B., *Gen. Man.*; B. Priestman, F.I.A., *Act. & Sec.*; A. F. Gardiner, F.F.A., *Asst. Act.*; W. Trenam, *Man. Fire Dept.*; G. W. Spiers, F.C.I.B., *Agency Man.*; R. Sparks, *Asst. Accdt. Man.* Impey, Cudworth & Co., C.A., *Auditors*; Springthorpe, Holcroft & Bishop, *Solicitors*.

HEAD OFFICE—142, Edmund street, Birmingham, 3. Telegrams—BEACONTENT.
 Phone—Central 5982/3/4/5.

BRANCH OFFICES—London: 113, Kingsway, W.C.2. W. G. Wilsher, *Man.*

Phone—Holborn 7221-2-3.

CITY—9/11, Fenchurch Avenue. F. Beckingham, *City Man.*

Phone—Royal 3712-3-4.

Aberdeen: 155, Hilton avenue. W. Shepherd, *Insp.* Phone—7194.

Ayrshire: St. David's, Ayr road, Mauchline. J. Harper, *Insp.*

Continued.

BEACON Insurance Company, Limited.—continued.

Belfast: Donegall house, Howard street. J. R. Haslett, *Man.* Phone—23377.
 Birmingham: Somerset house, Temple street. D. H. Van, *Man.* Phone—Midland 6021-2-3.
 Bournemouth: Bush house, 15, Christchurch road. F. B. Booth, *Man.* Phone—5967.
 Bradford: 21, Foster square, Bradford. A. C. Day, *Man.* Phone—4445.
 Brighton: 3, Grand parade. E. A. T. Ball, *Man.* Phone—Brighton 6671.
 Bromley: 179, High street. G. V. Culverhouse, *Man.* Phone—Ravensbourne 3461/2.
 Cardiff: 7, St. Andrew's Crescent. B. E. Caines, *Man.* Phone—3706.
 Colwyn Bay: Ashbourne house, Woodland road east. T. E. Hughes, *Man.* Phone—Colwyn Bay 2579.
 Coventry: Halifax chambers, High street. R. Y. Unwin, *Man.* Phone—Coventry 60681-2.
 Dundee: 13, Ward road. H. Shepherd, *Man.* Phone—Dundee 4581.
 Ipswich: 69, Medway road, Ipswich. W. P. Allin, *Man.* Phone—Ipswich 78073.
 East Midlands: Equitable House, South parade, Nottingham. G. Clarke, F.C.I.I., *Man.* Phone—44183.
 Edinburgh: 32, York place. G. S. Farnworth, *Man.* Phone—Central 23379 (Edinburgh).
 Glasgow: 79, West Regent street. John Lang, *Man.* Phone—Douglas 1082.
 Gloucester: 53, Old Cheltenham road. M. J. Edwards, *Insp.* Phone—2923.
 Hanley, Stoke-on-Trent: 14, Cheapside. F. B. Pickard, *Insp.* Phone—Stoke-on-Trent 5576.
 Hendon: Vivian mansions, Vivian avenue. M. J. Donaldson, *Man.* Phone—Hendon Central 8164.
 High Wycombe: 5, Amersham hill. W. H. Colton, *Man.* Phone—512.
 Hull: Austin house, Chapel street. G. B. Fanthorpe, *Insp.* Phone—Central 35637.
 Ilford: 4, Clements road. J. M. Hiron, *Man.* Phone—Ilford 1186-7.
 Kendal: Grosvenor house, Stramongate. E. J. Slee, *Insp.* Phone—742.
 Leeds: 14, Royal Exchange Chambers, City square. H. V. Kilburn, *Man.* Phone—28585/6.
 Leicester: Edward buildings, Rutland street. F. S. Hillyard, *Man.* Phone—21670.
 Liverpool: 54, Castle street. N. McL. Whitlow, *Man.* Phone—Bank 8522.
 Luton: 18, Bute street. W. J. Bonner, *Man.* Phone—1985.
 Manchester: 22, Booth street. T. Y. Unwin, *Man.* Phone—Central 2917/8.
 Middlesbrough: 26, Albert road. W. Green, *Insp.* Phone—2047.
 Newcastle-on-Tyne: Central Exchange buildings, 128, Grainger street. D. Reynolds, *Man.* Phone—25442.
 Northampton: 19, Wood street. J. Wilson, *Man.* Phone—1548.
 Oxford: 3, Lloyd's Bank Chambers, Carfax. C. A. Kershaw, *Insp.* Phone—2092.
 Plymouth: 20, Lockyer street. R. S. Dawson, *Man.* Phone—4883.
 Portsmouth: 26, Hampshire terrace. L. Hayday, *Insp.* Phone—5195.
 Preston: 48, Kingsway, Penwortham. J. H. Shallcross, *Insp.* Phone—83369.
 Reading: 4, Cross street. A. J. Stanley, *Man.* Phone—Reading 5017-8.
 Sheffield: The White Building, Fitzalan square. W. Thomas, *Man.* Phone—21785.
 Southampton: 2, St. Michael's street. G. L. H. Ward, *Man.* Phone—Southampton 4995.
 Swansea: Porlock, Maple crescent, Sketty. P. D. Saunders, *Insp.* Phone—Swansea 88889.
 Taunton: "Westfield," Hilary road. R. H. Stancombe, *Insp.* Phone—3774.
 West of England: Lloyd's Bank Buildings, 55, Corn street, Bristol. L. G. D. Caines, *Man.* Phone—25293-4.
 Wimbledon: 27, Worple road. A. J. Hartnoll, *Man.* Phone—Wimbledon 1808-9.
 Wolverhampton: 57, Victoria street. H. K. Waltho, *Man.* Phone 22421.

BEDFORD GENERAL Insurance Company, Ltd. The (See Advt. page iii)

Established 1894. CAPITAL—£400,000 fully subscribed, £100,000 paid up.

DIRECTORS—The Right Hon. C. A. McCurdy, K.C., *Chairman*; Sir Charles H. Collett, Bt.; The Right Hon. Sir Dennis Henry Herbert, K.B.E., M.P.; Admiral of the Fleet Sir Roger Keyes, Bt., G.C.B., K.C.V.O., C.M.G., M.P.; Robert M. Naef.

Objects—Fire, Loss of Profits, Householders' and Houseowners' "Inclusive," Employers' Liability, Personal Accident, Plate Glass, Public Liability, Third Party (Drivers), Motor Car, Burglary, Traders' Inclusive. **Officials**: Hedley C. Wright, *Gen. Man.*; W. Harold Woollorton, *Deputy Man.*; F. E. Grindey, *Asst. Man.* Douglas Lawson, *Agency Man.*; Geo. Monkhouse, *Fire Man.*; P. H. Brooks, F.C.I.I., *Motor Supt.*; K. B. Pearce, F.C.I.I., *Non-Motor Supt.*; B. J. Birkle, A.C.A., *Sec.*

HEAD OFFICE—Fairfax house, Fulwood place, High Holborn, London, W.C.1.

Telegrams—SAFINSUR, Holb., London. Phone—Chancery 8833 (12 lines).

Bedford: 125, High street. J. W. A. Baugh, *Sec.*

Birmingham: 67, Newhall street. Nelson Potter, *Man.*

Continued.

BEDFORD GENERAL Insurance Company, Ltd., The—continued

Bournemouth: 109, Old Christchurch road. V. H. Hilton, *Insp.* (Sub. to Southampton).
 Brighton: 33, West street. H. S. Littlewood, *Sec.*
 Bristol: 37-39, Corn street. Allen Anderson, *Man.*
 Cardiff: 19, Windsor place. John Hamnett, *Man.*
 Carlisle: 9, Devonshire street. D. Percy, *Insp.* (Sub to Newcastle).
 Cheltenham: Rodney chambers, Rodney road. A. E. Turner, *Insp.* (Sub to Bristol).
 Chester: 5, Newgate street. F. Turner, *Insp.* (Sub to Manchester).
 Coventry: 33 and 34, Hertford street. C. T. Jameson, *Insp.* (Sub to Birmingham).
 Dundee: 46, Reform street. W. A. Carruthers, *Insp.* (Sub to Glasgow).
 Edinburgh: 20, George street. T. Greig Smith, *Insp.* (Sub to Glasgow).
 Exeter: 11, Bedford circus. D. A. Herlihy, *Insp.* (Sub to Plymouth).
 Glasgow: 45, Renfield street. David Low, *Man.*
 Hereford: Imperial Chambers, 138, Widemarsh street. H. C. P. Ashton, *Insp.* (Sub to Cardiff).
 Ipswich: Lloyd's chambers, Lloyd's avenue. A. G. Pankhurst, *Insp.*
 Leeds: Permanent house, The Headrow. T. C. Atkinson, *Man.*
 Liverpool: Oriel chambers, Water street. D. T. Davies, *Insp.* (Sub. to Manchester).
 Manchester: 53, Spring gardens. C. J. Taylor, *Man.*
 Middlesbrough: 90, Borough road. J. H. S. Newton, *Insp.* (Sub to Newcastle).
 Newcastle: Bradburn house, Northumberland street. A. J. Fry, *Man.*
 Northampton: Bridge street chambers. B. J. Clowes, *Insp.* (Sub to Nottingham).
 Nottingham: Burton chambers, Friar lane. B. C. Sharpe, *Man.*
 Plymouth: 12, Princess square. F. J. Devereux, *Sec.*
 Portsmouth: 61, Commercial road. A. G. Hobden, *Insp.* (Sub to Southampton).
 Southampton: 171, High street. R. F. Bilcliffe, *Sec.*
 Swansea: 39, Belle Vue street. G. E. Botham, *Insp.* (Sub to Cardiff).
 Watford: 17, King street. A. B. Maddocks, *Insp.* (Sub to Bedford).
 Wolverhampton: 30, Waterloo road. P. S. Kirk, *Insp.* (Sub to Birmingham).

Belfast Plate Glass Insurance Company, Limited.

The shares have been purchased by The Century Insurance Trust, and the Company is under the management of The Century Insurance Company, Ltd.
 Established 1912. *Object*—Plate Glass.
 REGISTERED OFFICE—Friends' Provident building, Howard street, Belfast.
 DIRECTORS—C. I. C. Rosanquet, M.A.; Bernard H. Brigham, A.C.A.; W. Moffat Palmer; Herbert Rowntree, A.C.I.T.; T. W. Fairbairn, F.C.I.S., *Sec.*
Phone—6646-6647.

Belgravia Insurance Company, Limited.

Registered 26th May, 1931. CAPITAL—£500 in £1 shares.
 DIRECTORS—R. K. Neale; H. A. Neale; N. W. Neale; F. R. Hall.
Objects—Burglary, Jewellery Insurance, etc.
 REGISTERED OFFICE—296, Pentonville Road, London, N.1. R. K. Neale, *Man. Dir.*; H. A. Neale, *Sec.* *Phone*—Terminus 3131.

" Bell " Assurance Association (at Lloyd's), The.

(All policies subscribed by *Lloyd's*.)
Objects—Motor Cars, Personal Accidents, Sickness and Disease, Employers' Liability, Plate Glass, Fire, Burglary, etc.
 ADDRESS—St. Alban House, 91, Wood street, London, E.C.2. F. S. Broad, *Gen. Man. and Underwriter*. *Telegrams*—BELLAUTOR, Cent., London.
Phone—National 7800 (14 lines).

Belper Mutual Plate Glass Insurance Society.

Established 1880. *Object*—Plate Glass.
 ADDRESS—Market place, Belper. Alfred Burkinshaw, *Sec.*

Black Sea and Baltic General Ins. Co., Ltd.

Registered 2nd March, 1925. CAPITAL—Authorised, £100,000, in shares of £1 each, all subscribed and fully paid. Year ends 31st Dec.
 DIRECTORS—P. A. Romanoff, *Chairman*; A. G. Ejov; J. Z. Novikov, *Man. Dir.*
Objects—Marine and Fire.
 ADDRESS—106, Fenchurch street, London, E.C.3. B. Mund Hopen, *Sec.*; Price, Waterhouse & Co., *Auditors*. *Telegrams*—BLAKBALSEA, Fen, London.
Phone—Royal 5377-79 and 4271.

Blackburn Assurance Company, Limited.

Established 1839 as a Collecting Society. Registered 2nd Sept., 1913, as a Company. CAPITAL—Authorised, £1,000,000, in shares of £1 each issued as fully paid in respect of goodwill. No part of the Capital has been, or is intended to be subscribed for cash. The shares are issued and allotted as fully paid to persons who were members of the late Society at the date of Incorporation. Dividend for 1937, $4\frac{1}{2}$ per cent., less income tax. (1936. $4\frac{1}{2}$ per cent., less income tax.) Year ends 31st Dec.

DIRECTORS—Geo. Whalley, *Chairman*; Ald. James Fryars, J.P.; John Laytham, J.P.; Richd. Peel; Denis Cunliffe; James Hill; John Thos. Fielding; John Knowles. Incorporated 1913. *Objects*—Life, Ordinary and Industrial.

ADDRESS—151, Dale street, Kingsway, Liverpool, 2. *Board days*—Tuesday and Friday. Richard Peel, *Gen. Man.*; Frank Tatlow, *Sec.*; Porter Matthews & Marsden, *Auditors*; Yates & Son, Blackburn and Liverpool, *Solicitors*. *Telegrams*—PHILOs, Liverpool. *Phone*—Bank 5043-4.

Blackburn Philanthropic Mutual Assurance Society.

Established 1863. Year ends 31st Dec.

DIRECTORS—George G. Dickinson, *President*, James Horsfield, *Vice-President*; Richard Entwistle, *Treasurer*; William Nield, James Smith; Harold McNulty; George Fielding; James Edward Haworth. *Trustees*—Richard Cross; John Ibbotson; William Richard Rowe. E & B. Haworth & Nuttall, *Solicitors*.

Objects—Industrial and Ordinary Life.

ADDRESS—Mutual buildings, Darwen street, Blackburn. Fred Dewhurst, *Sec.*; Porter Matthews & Marsden, *Auditors*. *Phone*—6771.

Blackfriars Insurances Ltd.

Registered 21st July, 1937. *Objects*—Employers' Liability, motor, marine, fire and general. CAPITAL—Authorised, £100,000 in shares of £1 each. Subscribed and paid-up, £50,000, each share fully paid.

DIRECTORS—C. E. Davies, K.C., M.P.; D. Hardwick; W. Newell; A. L. Sims; E. T. J. Lee.

ADDRESS—Blackfriars House, New Bridge street, London, E.C.4. J. R. Morris, *Sec.* *Telegrams*—BLACINSURE, Telex, London. *Phone*—Central 2927. P. A. Gascoin, *Solicitor*.

Bleachers and Dyers' Mutual Indemnity Company, Limited.

Established 1898. *Object*—Employers' Liability.

ADDRESS—2, Cooper street, Manchester, 2, Stanley Mack, *Sec.*

Telegrams—ASSOCIATE. *Phone*—Central 3585 (two lines).

Bombay Fire & General Insurance Company, Limited.

Established 1935. *Objects*—Fire, Marine and Accident.

HEAD OFFICE—45-47, Church Gate street, Fort, Bombay.

LONDON OFFICE—144, Leadenhall street, E.C.3. Glanvill, Enthoven & Co. (Reinsurances), Ltd., London Attorneys. *Phone*—Avenue 4622.

Telegrams—GLANREAS, Stock, London.

Bookbinders Mutual Assurance Company, Limited.

Registered 13th September, 1921.

DIRECTORS—Douglas Leighton, *Chairman*; J. Alex. Bailey; Lewis G. Kitcat; Ernest H. Whitworth; Ernest Zachnsdorf.

Objects—To indemnify employers of labour against the payment of any compensation, personal injury, or death to employees of the members. Every member to contribute a sum not exceeding £1 if necessary.

ADDRESS—24, Basinghall street, London, E.C.2. Hedley Miller, *Sec.* *Telegrams*—CONVENTION, Cannon, London. *Phone*—City 4444.

Border Counties Farmers' Insurance and Supply Society, Limited.

Established in 1918 as a Society limited by guarantee. Number of members unlimited, with a liability of £1 per member in the event of winding-up. *Objects*—Fire, Employers' Liability, Live Stock.

REGISTERED OFFICE—76, English street, Carlisle. James Ritson, *Man.* *Telegrams*—BORNIS, Carlisle. *Phone*—Carlisle 103.

Bradford and District Chamber of Trades Mutual Plate Glass Ins. Soc., Ltd.

Established 1905. *Object*—Plate Glass.

ADDRESS—31, Sunbridge road, Bradford, Yorks. Fred Pickering, O.B.E., J.P., *Secretary*.

Brentwood Tradesmen's Association Mutual Plate Glass Insurance Co., Ltd.Established 1906. *Object*—Plate Glass.ADDRESS—125, High street, Brentwood. Oswald Lovell, *Chairman*; F. G. Smith, *Sec.***Bristol Channel Employers' Mutual Accident Indemnity Association, Ltd.**Established 1904. *Object*—Employers' Liability.ADDRESS—26, Mount Stuart square, Bute Docks, Cardiff. D. Davies, *Man. & Sec.* Phone—4153.**Bristol Mutual Plate Glass Insurance Society, Limited.**Established 1903. *Object*—Plate Glass.ADDRESS—2, Narrow Wine street, Bristol. L. W. Foster, A.S.A.A., *Sec.* Phone—20145 & 20146.**Britannia Steam Ship Insurance Association, Limited.**Established 1855. *Objects*—Protection and Indemnity, and War Risks.ADDRESS—Cunard house, 88, Leadenhall street, London, E.C.3. J. D. Stobart, Esq., *Chairman*; Tindall, Riley & Co., *Mans.* Telegrams—SURENESS, Fen., London.**BRITANNIC Assurance Company, Limited.**

(See Advt. page iv)

Registered 13th April, 1866, as the British Workmen's Mutual Assurance Co., Ltd. In 1892 the title was changed to British Workman's & General Assurance Co., Ltd. On 12th Feb., 1905, the title was again changed to above. In 1925 the Britannic commenced fire and general business under the management of the British General Ins. Co. In 1927 the British Legal Life became amalgamated with the Britannic. CAPITAL—Authorised, £500,000. Issued, 436,500 ordinary shares of £1 each and 63,500 5 per cent. (tax free) cumulative preference shares of £1 each. Paid up, 436,500 ordinary (fully paid), and 63,500 preference (fully paid). Total paid up capital, £500,000. Dividend for 1937, 10s. per fully paid share. (1936 same). Year ends 31st Dec.

DIRECTORS—John A. Jefferson, F.I.A., *Chairman*; J. Murray Laing, F.I.A., F.F.A.; A. M. Patrick; S. J. Port; W. Roscoe.

Objects—Life, Endowment, House Purchase, Fire, Accident, Burglary, Motor, etc. *Board day*—11.0 Thursday. J. A. Jefferson, F.I.A., *Gen. Man.*; J. Murray Laing F.I.A., F.F.A., *Dep. Gen. Man.*; F. A. Powell, F.C.A., *Sec. & Acct.*; J. F. Jefferson, *Asst. Sec.*; K. J. Britt, F.I.A., F.F.A., *Act.*; N. A. Horsley, F.I.A., F.F.A., and R. B. Walker, F.I.A., *Joint Asst. Acts.*; J. A. Greaney and H. G. Richards, *Joint Agency Managers*; F. J. Grave, *Fire & Accdt. Superintendent*, Chief Office; Flint & Thompson, C.A., *Auditors*; Alex. Bryce, M.D., D.P.H. (Camb.), *Medical Officer*.

HEAD OFFICE—Broad street corner, Birmingham. Telegrams—ONWARD.

CHIEF LONDON OFFICE: 44 & 46, Kingsway, W.C.2. Phone—Holborn 3661-2.

The Company has nearly 400 District Offices, of which the following are the principal:—

Aberdeen: Britannic house, Crown street. Phone—697.

Accrington: 87, Abbey street. Phone—3021.

Barnsley: 18, Regent street. Phone—2718.

Barnstaple: 11, Taw Vale Parade. Phone—205.

Bath: 20, Queens square. Phone—3994.

Bedford: 1, St. Paul's square. Phone—3250.

Belfast: 33, Chichester street. Phone—25330.

Birkenhead: 17, Hamilton square. Phone—3265.

Birmingham: 355, Moseley road, 12. Phone—Calthorpe 3110.

287, Birchfield road, Perry Barr. Phone—Birchfield 4175.

334, Soho road, Handsworth. Phone—Northern 1737.

878, Washwood Heath road, Ward End. Phone—Stechford 2442.

3, Highfield road, Hall Green. Phone—Springfield 2597.

48, High street, Erdington. Phone—Erdington 0649.

35, High street, Kings Heath. Phone—Highbury 1264.

19, Upper Hagley road, Edgbaston. Phone—Bearwood 1792.

693, Bristol road South, Northfield. Phone—Priority 1535.

130, Cape Hill, Smethwick. Phone—Smethwick 0845.

11, High street, Sutton Coldfield. Phone—1896.

1396, Coventry road, Yardley. Phone—Acocks Green 1120.

Blackburn: 21, Richmond terrace. Phone—6348.

Blackpool: 25, Birley street. Phone—1672.

Bolton: 80, Blackburn road; Phone—1453. 50, Derby street; Phone—1496.

79, Knowsley street. Phone—2614.

Bournemouth: Britannic House, St. Peter's road. Phone—2822.

Bradford: Yorkshire Penny Bank buildings, North Parade. Phone—2353.

Continued.

BRITANNIC Assurance Company, Limited.—continued.

- Bristol : Lloyd's Bank buildings, Small street. *Phone*—24365.
 44, Stokes Croft. *Phone*—21171.
 Burton-on-Trent : 7, Bridge street. *Phone*—3461.
 Cambridge : 45, Regent street. *Phone*—3713.
 Cannock : 39, Church street. *Phone*—131.
 Canterbury : 36, Station road West. *Phone*—2720.
 Cardiff : 8, Park place. *Phone*—7152.
 Carlisle : Britannic House, 56, Warwick road. *Phone*—1058.
 Chesterfield : 34, Gluman Gate. *Phone*—2685.
 Cork : 74, South Mall; *Phone*—1234. 17, Bridge street.
 Coventry : 4, Lansdowne place, Warwick road. *Phone*—2746.
 Darlington : 31, Tubwell row. *Phone*—3251.
 Derby : 111, Normanton road. *Phone*—2842.
 Britannic house, St. Mary's Gate. *Phone*—3638.
 Dewsbury : 14, Northgate chambers. *Phone*—1155.
 Doncaster : 42, Hall Gate; *Phone*—2510. 13, High street, Bentley; *Phone*—1450
 Dublin : 90, Harcourt street. *Phone*—51174.
 Dundee : 31, Wellgate; *Phone*—6482. Union Bank buildings, 6, Panmure street.
Phone—5636.
 Eccles : 119, Liverpool road. *Phone*—1340.
 Edinburgh : 129, George street. *Phone*—22815.
 Exeter : 42, Longbrook street. *Phone*—4232.
 Falkirk : Britannic chambers, 110, High street. *Phone*—603.
 Gateshead : 98, High West street. *Phone*—72145.
 Glasgow : 166, Buchanan street. *Phone*—Douglas 1716.
 128, Elderslie street. *Phone*—Douglas 1117.
 2, Annfield place, Dennistoun. *Phone*—Bridgeton 452.
 299, Eglinton street, C.5. *Phone*—South 1949.
 364, Dumbarton road. *Phone*—Western 6410.
 Gloucester : 20, Clarence street. *Phone*—3307.
 Grimsby : 93, Hainton avenue. *Phone*—3772.
 187, Cleethorpes road. *Phone*—3414.
 Halifax : 3, Central street. *Phone*—4695.
 Hanley : 33, Tontine street. *Phone*—29348.
 Hastings : 37, Cambridge road. *Phone*—1886.
 Huddersfield : Lloyd's Bank chambers, Westgate. *Phone*—3325.
 Hull : Spring Bank and Beverley road Corner. *Phone*—Central 35969.
 Ilkeston : 109, Bath street. *Phone*—299.
 Ipswich : 28, Princes street. *Phone*—4194.
 Kendal : 3, Sandes avenue. *Phone*—518.
 Kirkcaldy : 12, Whytehouse avenue. *Phone*—2120.
 Leeds : 18, Park row. *Phone*—24873.
 Leicester : 4, 5 and 8, Tower chambers. *Phone*—Central 5773.
 44, Belgrave road. *Phone*—5707.
 Leith : 22, Leith Walk. *Phone*—35970.
 Liverpool : 26, Preesons row. *Phone*—Bank 1310.
 Long Eaton : 17, Derby road. *Phone*—198.
 Loughborough : Britannic house, 41, Derby road. *Phone*—2524.
 Manchester : 46, Victoria street. *Phone*—Blackfriars 9906.
 213, Hyde road, Gorton. *Phone*—East 0914.
 813, Oldham road, Newton Heath. *Phone*—Failsworth 1810.
 78, Wilmslow road, Rusholme. *Phone*—Rusholme 1817.
 Newcastle-on-Tyne : 30-32, Grey street. *Phone*—Central 25405.
 Norwich : 22, Thorpe road. *Phone*—2569.
 Nottingham : 53, Mansfield road. *Phone*—40806.
 Oldham : 44, Union street. *Phone*—3001.
 Old Hill : Halesowen road. *Phone*—6369 Cradley Heath.
 Oxford : 1, Cowley road. *Phone*—3762.
 Plymouth : 105, Tavistock road. *Phone*—5563.
 Portsmouth : Britannic House, 114, Victoria road North, Southsea. *Phone*—2924.
 Preston : Miller Arcade. *Phone*—3734.
 Rochdale : 4, Yorkshire street. *Phone*—1674.
 170, Drake street. *Phone*—3262.
 Scarborough : 16, Queen street. *Phone*—1280.
 Sheffield : 286, Glossop road. *Phone*—24729.
 Shrewsbury : 19, College hill. *Phone*—2203.
 Southampton : 24, East Park terrace. *Phone*—2145.
 Southport : 38, Hoghton street. *Phone*—2734.

Continued

BRITANNIC Assurance Company, Limited.—continued.

Stockport: 5, Wellington road South. *Phone*—4199.
 123, Wellington road South. *Phone*—2507.
 Stockton-on-Tees: 43, Norton road. *Phone*—66014.
 Stoke-on-Trent: 2, Lonsdale street. *Phone*—4722.
 Sunderland: 20, Bridge street. *Phone*—2557.
 Swausea: Tayfield house, 2, De La Beche street. *Phone*—3010.
 Swindon: 7, Commercial road. *Phone*—2186.
 Taunton: 30, Bridge street. *Phone*—3277.
 Wakefield: 62, Westgate. *Phone*—3003.
 Walsall: 20, Lichfield street. *Phone*—4249.
 Warrington: 7, Winmarleigh street. *Phone*—1187.
 Widnes: 88, Victoria road. *Phone*: 2861.
 Wigan: Market chambers, Marsden street. *Phone*—3535.
 Wolverhampton: 6, Waterloo road. *Phone*—20347.
 Worksop: 8, Carlton road. *Phone*—266.
 Yarmouth: 32, King street. *Phone*—3163.
 York: 20, Blake street. *Phone*—3819.

British America Assurance Company.

Established 1833. Incorporated in Canada with Limited Liability. **CAPITAL**—Paid-up, £154,110. Dividend for 1937, 12 per cent. Dividend for 1936, 10 per cent. (1935, 6 per cent.). Year ends 31st Dec.

DIRECTORS—Ernest Arthur Brownell, *President*; Sir John Aird; Herbert Coplin Cox; Wilfrid Maynard Cox, *k.c.*; Hon. G. Howard Ferguson, *p.c.*, *k.c.*; David Blyth Hanna; Miller Lash, *k.c.*; Sydney Henry Logan; George Andrew Morrow; George Graham Morrow; William Henry McWilliams; William Edgar Meikle; Major-General Sir Henry Pellatt, *c.v.o.*; Edward Rogers Wood; Edward Willans; Joseph Lester Parsons; David Gluck Wakeman; Henry Joseph Wyatt; Cecil Stowe Wainwright. London Advisory Board of Directors—H. P. Bennett; Sir John Mann, *k.b.e.*; William Archie Miles.

Objects—Fire, Motor, Accident, Sickness, Plate Glass, Burglary, Tornado, Sprinkler Leakage, Marine, Inland Transportation and Guarantee. Kenneth Thom, *General Manager*; G. Stubington, *Asst. Gen. Man.*; C. P. Morrow, *Sec.*

HEAD OFFICE—Toronto.

BRANCH OFFICES—Montreal and Winnipeg.

LONDON OFFICE—14, Cornhill, London, E.C.3. H. P. Bennett, *Chairman*. F. J. Erwood, *Man.* *Telegrams*—IBEXANO, Stock, London. *Phone*—Mansion House 3716.

British Aviation Insurance Company, Limited.

Established 1931. **Object**—Aviation Insurance. The Company is a reorganisation of the former British Aviation Insurance Group, Limited, the shares being subscribed for by several of the leading insurance companies and certain Lloyd's underwriters.

CAPITAL—Authorised, £250,000, in 250,000 Ordinary shares of £1 each. Issued, 250,000 shares, fully paid.

Hon. President, The Rt. Hon. Viscount Wakefield of Hythe.

DIRECTORS—Herbert Lewis, *Chairman*; Montague Evans; H. C. Gray; H. S. Mulligan; A. E. Morgan; W. W. Otter-Barry; A. S. Rogers; J. D. Simpson; R. Y. Sketch.

HEAD OFFICE—3/4, Lime street, London, E.C.3. Capt. A. G. Lamplugh, *F.R.A.E.S., M.I.A.E.E., F.R.G.S., Underwriter & Principal Surveyor*; A. Cansdale, *Sec.* *Telegrams*—AVTACOV, Lime, London. *Phone*—Mansion House 0444.

BRITISH COMMERCIAL Insurance Company, Limited.

(See Advt. page lxiv)

Established 1908. Reorganised 1934. **Objects**—Fire, Marine, Accident.—**CAPITAL**—Authorised £100,000 in shares of £1 each. Issued 50,000 shares. Paid-up, £50,000.

DIRECTORS—H. G. Beck, *Chairman*; S. G. Barclay; L. W. Saxby; S. Klinger; O. E. Sattmann. *Additional Continental Directorate*—Count M. Wernberg; Alfred Prince Hohenlohe Schillingsfuerst.

HEAD OFFICE—20, Bucklersbury, London, E.C.4. Messrs. Pitman & Deane, *Ltd., Mans. & Secs.* *Phone*—City 4855. *Telegrams*—COMBRIT, London. W. A. Crump & Son, *Solicitors*. Gerard Van de Linde & Son, *Auditors*.

British Crown Assurance Corporation, Limited.

Registered in Scotland, 26th March, 1907. *Object*—Fire. *CAPITAL*—Authorised, £500,000 in £5 shares. Subscribed, £250,000. Paid up, £50,000 or £1 per share. This Company was absorbed by the Eagle Star Ins. Co. in 1913. Re-registered 4th Jan., 1919, as a private company. *CAPITAL*—Authorised, £100,000 in 10,000 shares of £10 each. Issued, £25,000 (2,500 shares fully paid). Year ends 31st Dec.

DIRECTORS—Sir Edward M. Mountain, Bt., J.P., *Chairman*; Claud A. Alan; D. W. MacLennan; Brian E. S. Mountain; T. Leslie Usher.

ADDRESS—131, St. Vincent street, Glasgow, C.2. Hugh Macnabb, *Sec.*; J. Wyllie, Guild & Ballantyne, *Auditors*.

Telegrams—EAGLESTACO, Glasgow. *Phone*—Central 2023.

British Employers' Mutual Accident Indemnity Association, Ltd.

Established 1898. *Objects*—Employers' Liability.

ADDRESS—Midland Bank chambers, St. Thomas street, Sunderland. J. Slaymark, *Sec. & Gen. Man.* *Phone*—3493.

British Engine, Boiler and Electrical Insurance Company, Limited.

Registered 12th November, 1878, as the Engine and Boiler Ins. Co., Ltd. Re-registered on 18th November, 1880, under the title of Engine, Boiler & Employers' Liability Ins. Co., Ltd., when the Employers' Liability Act was passed. In 1904 the name was changed to above. This Company became allied with the Royal Ins. Co. in 1912. In 1932 the Company took over the liabilities of the Manchester Steam Users' Association. Year ends 31st Dec. *CAPITAL*—Authorised, £250,000 in 50,000 shares of £5 each. Issued, £102,000 (20,400 shares fully paid). Dividend for 1937 34s per share less tax. (1936, same).

DIRECTORS—Harry M. Longridge, B.A., *Chairman*; J. J. Atkinson; J. T. Browne; Lord Hayter of Chislehurst; James Sillavan; J. Dyer Simpson; F. J. Williams; Lieut-Col. H. W. Woodall, C.I.E., M.I.C.E.

Objects—Boilers and other vessels under pressure, Electrical Plant, Engines, Gasholders, Gas Plants, Lifts, Cranes, Refrigerating Plant and other Machinery. Time Loss, Machinery in Transit. Harry M. Longridge, B.A., *Gen. Man. & Man. Engineer*; L. V. Gerrard, *Sec.*; R. R. Mason, *Asst. Sec.*; C. B. L. Ellis, *Agency Man.*; P. & J. Kevan, *Auditors*.

HEAD OFFICE—24, Fennel street, Manchester, 4. *Telegrams*—LONGRIDGE. *Phone*—Blackfriars 1311 (10 lines).

BRANCH OFFICES—London: 56, Kingsway, W.C.2. K. W. Bradshaw, *Man.*; D. Archer and W. H. Burrows, *Sub-Mans.*; L. H. Tylecote, *Electrical Engineer*.

Phone—Holborn 0093 (3 lines) & 9025 (2 lines). *Telegrams*—MISHAP, Westcent, London.

CITY OFFICE: Lloyd's Building (Main Entrance, 2nd Floor), Lime street, E.C.3. *Phone*—Mansion House 1446 (2 lines).

Aberdeen: 208, Union street. D. Wark, *Rep.* *Phone*—845-846.

Belfast: 1, Wellington place. R. S. Carr, *Man.* *Phone*—23304.

Birmingham: 8, Waterloo street, 2. G. H. Booth, *Man.*; F. R. Reed, *Electrical Engineer*. *Telegrams*—BREAKDOWN, Birmingham. *Phone*—Midland 2587 & 2588.

Bolton: Knowsley house, Knowsley street. R. Elliott, *Man.* *Phone*—2055.

Bradford: 47, Broadway. R. A. Platt, *Rep.* *Phone*—1505.

Bristol: 28, Baldwin street. W. Eddy, *Man.* *Phone*—21688.

Cardiff: 30, Windsor place. E. M. Richards, *Rep.* *Phone*—6005.

Cheltenham: 45, Promenade. P. W. Beach, *Sec.* *Phone*—2008/9.

Cork: 29, South Mall. C. McCarthy, *Rep.* *Phone*—517.

Derby: St. James's street and Strand. C. G. Boyes-Varley, *Rep.* *Phone*—4235.

Douglas: St. George's Chambers, 1, Athol street. G. Macintyre, *Rep.* *Phone*—51.

Dublin: St. Andrew chambers, 1, College street, C.5. A. T. Robertson, *Sec.*

Phone—21517. *Telegrams*—BREAKDOWN, Dublin.

Dundee: 31, Albert square. A. Colquhoun, *Man.* *Phone*—5282.

Edinburgh: 13, George street, 2. A. R. Adam, *Mar.* *Phone*—25644.

Exeter: 47, Queen street. S. J. Roberts, *Rep.* *Phone*—2874.

Glasgow: 98, West George street, C. 2. T. Robertson, *Man.* C. H. Smith, *Elec. Engineer*. *Telegrams*—BREAKDOWN, Glasgow. *Phone*—Douglas 2336 and 2337.

Huddersfield: 1, Westgate. H. Evans, *Sec.* *Phone*—1959.

Hull: Bowlalley lane, Lowgate. A. Beck, *Sec.* *Phone*—Central 35175.

Leeds: 10, Park row, 1. R. Longbottom, *Man.* *Phone*—24028.

Leicester: Assurance house, Rutland street. J. Snape, *Sec.* *Phone*—58451.

Continued

British Engine, Boiler and Electrical Insurance Company, Limited.—continued.

Liverpool: Queen Insurance buildings, 10, Dale street. 2. T. C. D. Marley, *Man.*
Phone—Central 1346/7.
 Maidstone: 3, High street. B. A. Carr, *Rep.* *Phone—2942.*
 Manchester (District Office): 30, Fennel street. A. S. Cope, *District Sec*
Phone—Blackfriars 1311. Telegrams—LONGRIDGE.
 Newcastle-on-Tyne: Trafalgar house, 21, Collingwood street. 1. B. E. Cosslett,
Man. *Phone—24655 and 24656.*
 Nottingham: Westminster bank chambers, Angel row. W. E. Johnson, *Sec*
Phone—42764
 Plymouth: 10, Old Town street. F. J. Goodwin, *Rep.* *Telegrams—Goodwin, c/o*
PRINCELY. Phone—2497.
 Preston: 9, Winckley square. A. Powell, *Man.* *Phone—2413.*
 Sheffield: 32, Church street. 1. G. W. Wood, *Man.* *Phone—24878.*
 Stoke: 9, Glebe street. C. W. Worth, *Man.* *Phone—Hanley 4645.*
 Swansea: Royal building, Fisher street. L. W. Taverner, *Man.*
Phone—Central 3527.

BRITISH EQUITABLE Assurance Company, Limited. (See Advt. page 26)

Registered 13th May, 1854. Registered as limited on 6th July, 1903. At the beginning of 1905 this Company commenced to transact fire and general business, and in 1923 became allied with the State Assurance Co. CAPITAL—Authorised, £300,000, in 30,000 shares of £10 each. Issued, 30,000 shares. Paid up, £34,500 (23s. per share). Year ends 31st Dec.

DIRECTORS—The Lord Marks of Woolwich, C.B.E., *Chairman*; Thos. F. Anderson, F.I.A., F.F.A.; Wm. Hy. Gover, L.L.B.; Reginald J. Marnham; Sir Charles H. Morton, J.P.; Arthur W. Wilmer, J.P.; The Rt. Hon. The Earl of Verulam, the Hon. John Fox-Strangways.

Objects—Life, House Purchase, Fire, Accident, Burglary, Employers' Liability, Transit, Third Party, Motor and Plate Glass. Board day—2.0 1st and 3rd Wednesdays. Douglas A. Coleman, *Man.* S. J. Martin, F.I.A., *Act. & Sec.*; Arnold W. Hughes, *Agency Supt.*; Carter, Son & White, *Auditors*; H. W. Collier, M.D., M.B., *Medical Officer.*

HEAD OFFICE—Royal Exchange, London, E.C.3. *Telegrams—BEACONED.*
Phone—Mansion House 6434/5.

CITY—Royal Exchange, London, E.C.3. Gordon L. Clark, *Man.*
Phone—Mansion House 6916.

BRANCH OFFICES—West End: 199, Piccadilly, W.1. E. J. Pearson, *Man.*;
 G. E. S. Ward, M.D., F.R.C.P., *Medical Officer.* *Phone—Regent 4575-6.*
 Birmingham: 17, Cannon street. L. G. Turner, *Man.* *Phone—Midland 0964.*
 Derby: 1 and 2, St. James's chambers, St. James's street. F. E. Mann, *Sec.*
Phone—Derby 4322.
 Eastbourne: Trinity chambers, 3, Seaside road. A. E. Kett, *Man.* *Phone—2866.*
 Leeds: Provincial house, Albion street. C. F. Kellond, *Man.* *Phone—Central 21722*
 Liverpool: 3, Crosshall street. E. R. Meston, *Man.* *Telegrams—BEACONED.*
Phone—Central 3426.
 Manchester: 4, Chapel walks, Cross street. E. Cox, *Man.* *Phone—Blackfriars 5550.*
 Croydon: 83, George street. C. Bedbrook, *Dist. Man.* *Phone—Croydon 6628.*
 N.W. London Office: 131, Baker street, W.1. H. A. Girling, *Dist. Man.*
Phone—Welbeck 3127.

BRITISH and EUROPEAN Insurance Company, Ltd. (See Advt. page lxiv)

Registered 23rd Nov., 1908. This Company became allied with the British General Ins. Co., Ltd. in 1918. CAPITAL—Authorised, £200,000 in shares of £1 each. Issued, 200,000 shares. Paid up, £50,000 (5s. per share). Dividend for 1937, 12½ per cent., less tax. (1936, 10 per cent.). Object—Reinsurance. Year ends 31st Dec.

DIRECTORS—Norman M. Walker, F.C.I.I., *Chairman*; Alan Fisher, F.C.I.I.; Thomas P. Foster; Herbert Lewis, F.C.I.I.; Henry C. Walker, M.I.M.E., F.S.E.

ADDRESS—66, Cheapside, London, E.C.2. Wm. H. Mills, *Sec.*
Phone—City 6444.

British Fire Insurance Company, Limited.

Registered 31st Oct., 1908. This Company became allied with the London & Lancashire Ins. Co. in 1923. CAPITAL—Authorised, £500,000, in shares of £1 each. All issued. Paid up, 8,000 shares fully paid, 492,000 shares 4s. paid. Total paid up, £106,400. Year ends 31st Dec.

DIRECTORS—Sir Frederick Pascoe Rutter, *Chairman*; Charles Hendry; W. Walter Hughes; Arthur S. Rogers; Thomas Wallas.

Objects—Fire and all classes of Accident business. Board day—Third Tuesday. G. Albert Rutter, *Sec.*; Harwood Banner & Son, *Auditors*.

CHIEF ADMINISTRATION—5, Chancery lane, W.C.2. Phone—Holborn 3733.

CITY OFFICE—47-51, King William street, London, E.C.4. Walter Jackson, *London Sec.* Telegrams—MARACFIR, Cannon, London. Phone—Mansion House 8417-8.

BRANCH OFFICES—Birmingham: 19, Bennett's hill. A. G. Barton, *Man.* Phone—2621.

Bristol: Corn street. J. E. Asbury, *Man.* Phone—21691.

Cardiff: 10, Mount Stuart square. George K. Coutts, *Man.* Phone—1111.

Leeds: City chambers, 1. Percy Cowling, *Sec.* Phone—Central 20567.

Liverpool: 45, Dale street, 2. T. H. Whiteside, *Sec.* Phone—Central 4170.

Manchester: Equitable buildings, St Ann street, 2. Alec. Russell, *Man.* Phone—Blackfriars 2256.

British and Foreign Marine Insurance Company, Limited.

Registered 8th Jan., 1863. This Company became allied with the Royal Ins. Co. in 1909. CAPITAL—Authorised and issued, £1,340,000 in 67,000 shares of £20 each, fully paid. Dividend for 1937, 55s. per share, less tax. (1936, 55s.). Year ends 31st Dec.

DIRECTORS—A. Kentish Barnes, *Chairman*; H. D. Woodsend, *Deputy Chairman*; C. F. J. Beausire; E. E. Fletcher; R. F. Glazebrook; J. R. Hobhouse, *m.c.*; Arthur E. Pattinson.

Object—Marine. W. S. Spence, *Man.*; J. A. Nelson, *Liverpool Underwriter*; Chalmers, Wade & Co., *Auditors*; Laces & Co., *Solicitors*.

HEAD OFFICE—Martins Bank building, 5, Exchange street West, Liverpool, 2. Telegrams—ELYSIUM. Phone—Bank 26.

LONDON OFFICE—3-4 & 5-6, Lime street, E.C.3. Sir John Sanderson, *k.B.E., Chairman*; Robert Hall, *Underwriter*; S. F. Taffs, *Sec.*

Telegrams—FIDUCIA, Lime. Phone—Monument 2676.

BRITISH GENERAL Insurance Company, Limited. (See Advt. page v)

Registered 7th Jan., 1904. The following Companies have since been amalgamated with the British General:—Oct., 1910, British Clayworkers'; 1914, portion of business of Northern Equitable, powers being then taken to transact life business; 1915, portion of the business of the Cosmopolitan; Feb., 1917, part of the business of the London & Midland; Oct., 1920, acquired through exchange of shares over 99 per cent. of share capital of Scottish Temperance Life, all new life business being transferred to that Company; 1922, National Accident, part of business of Traders & General, also life business of National Benefit; July 1923, ordinary business of City Life; Sept., 1924, fusion with Scottish Temperance was dissolved, and life business again accepted by British General; 1925, life business of Profits & Income; 1930, part of the business of the Mobile & General, manages the fire and general business of the Britannic Assurance Co. In 1926 the British General became allied with the Commercial Union Assurance Co. CAPITAL—Authorised £1,000,000, in shares of £1 each, of which £700,000 has been subscribed, and £175,000 or 5s. per share paid. Dividend declared for 1937, £50,000; 1936, £50,000. (1935 totalled £50,000). Year ends 31st Dec.

DIRECTORS—Sir Bertram Hornsby, *c.B.E., Chairman*; Sydney H. Gillett, *m.c., F.C.A.*; David W. Rolfe Green, *F.C.I.S.*; John A. Jefferson, *F.I.A.*; Herbert Lewis, *F.C.I.L.*; Henry C. Walker, *M.J.M.E., F.S.E.*; Norman M. Walker, *F.C.I.L.*

Objects—Life, Fire, Accident, Marine, Burglary, Plate Glass, Contract and Fidelity Guarantee, Employers' Liability and Workmen's Compensation, Motor Car, Third Party, etc., Norman M. Walker, *F.C.I.L., Man. Dir.*; W. Lambie Templeton, *F.C.I.L., Man.*; T. P. Foster, *Sec.*; J. S. B. Wilson, *F.F.A., A.I.A., Act.*; Geo. Barton, *Accdt Man.*; A. D. McIntosh, *F.C.I.L., Asst. Accdt. Man.*; F. J. Smith, *Fid. & Contract Guar. Man.*; J. E. Kerr, *F.C.I.L., Fire Man.*; S. A. Wilson, *A.C.I.L., Motor Man.*

HEAD OFFICE—66, Cheapside, London, E.C.2.

Telegrams—JUGATOR, Cent. Phone—City 6444 (11 lines)

Continued.

BRITISH GENERAL Insurance Company, Limited.—continued

- CITY: 66, Cheapside, E.C.2. A. D. Harris, F.C.I.I., *Man.* Phone—City 6444.
 Law Courts: 113, Kingsway, W.C.2. F. C. Papworth, *Man.*
 Phone—Holborn 5556-7.
- MARINE DEPARTMENT—Lloyd's building, Leadenhall street, E.C.3. A. L. Kennedy, *Underwriter.* Phone—Mansion House 2241.
- BRANCH OFFICES—West End: 66-68, Haymarket, S.W.1 Stanley Wright, *Man.*
 Phone—Whitehall 2432 (3 lines).
 Ealing: 26, New Broadway, W.5. Wilfred C. Christian, *Man.* Phone—Ealing 5663.
 East London: 399, High street, E.15 H. H. Pishen, *Man.* Phone—Vauxhall 4631-2
 North London: 6, Wordsworth parade, Green Lanes, N.5 P. H. Potter, *Man.*
 Phone—Bowes Park 4674.
 South London: 435-7, Brixton road, S.W.9. E. W. Freeman, *Man.*
 Phone—Brixton 5418-9.
- Aberdeen: 2, West Craibstone street. J. L. Forbes, *Man.* Phone—3583.
 Belfast: 7-8, Scottish Temperance buildings. Wesley Ritchie, *Man.* Phone—22529.
 Birmingham: 25, Bennett's hill. L. H. Simmons, *Man.* Phone—Midland 3882-4.
 Bournemouth: Britannic house, St. Peter's road. R. H. H. Smith, *Man.*
 Phone—Bournemouth 2515.
- Brighton: 23, Gloucester place. R. W. Gordon, *Man.* Phone—4473.
 Bristol: 5, Marsh street. H. Branford, *Man.* Phone—22748.
 Cardiff: 6-7, St. John's square. E. Pleass, *Man.* Phone—1469.
 Colwyn Bay: Oakland chambers, Conway road. J. Owen Jones, *Sec.*
 Phone—Colwyn Bay 2386.
 Croydon: 2, Imperial buildings, Addiscombe road, East Croydon. E. G. Withey, *Man.* Phone—Croydon 2372.
- Dublin: 37, College Green. H. E. Rice, *Man.* Phone—21512.
 Dundee: Commercial buildings, 3, Seagate. J. S. Rungay, *Sec.* Phone—3374.
 Edinburgh: 10, North St. David street. J. G. Y. Buchanan, *Man.*
 Phone—Central 22332.
- Exeter: 1, Post Office street. R. W. Clarke, *Sec.* Phone—Exeter 2231
 Gravesend: 18, Central avenue. W. Brasher Clarke, *Insp.*
 Glasgow: 145, St. Vincent street, C.2. R. M. Barclay, *Man.* Phone—Central 8694.
 Hull: 49, Whitefriargate. W. E. Powell, *Sec.* Phone—35406.
 Ipswich: 42, Upper Brook street. E. T. Whittrick, *Man.* Phone—2741.
 Leeds: Standard buildings, City square, Leeds. I. F. Wilkinson, *Man.*
 Phone—29025.
- Leek: 4, Shirburn road. T. Sigley, *Insp.* Phone—225.
 Leicester: 12, Bishop street. R. P. Lines, *Man.* Phone—5414.
 Liverpool: 45a, Dale street, 2. R. O. Williams, *Man.* Phone—Central 0627.
 Luton: 7, Upper George street. E. Parks, *Sec.* Phone—1912.
 Maidstone: 20-22, King street. C. W. Laslett, *Man.* Phone—3050.
 Manchester: 53, Spring gardens. C. M. Davies, *Man.*
 Phone—Deansgate 3134 (3 lines).
- Newcastle: 88, Pilgrim street. N. E. Thackeray, *Man.* Phone—23174.
 Northampton: 55-7, Abington street. T. P. James, *Man.* Phone—1307.
 Nottingham: St. Luke's house, Friar lane. F. H. Holden, *Man.* Phone—45370.
 Portsmouth: 30, Pearl buildings, Commercial road. J. A. Restall, *Insp.*
 Phone—Portsmouth 6601.
- Reading: King Edward buildings, 1, Station road. G. R. Ramsden, *Man.*
 Phone—3096.
- Sheffield: Market Place chambers, 74, High street. W. R. Brear, *Insp.* Phone—24531.
 Shrewsbury: Barkers chambers, Barker street. R. Evans, *Insp.* Phone—2512.
 Southampton: 155, Above Bar. E. W. Farrington, *Man.* Phone—4864.
 Swansea: Royal Metal Exchange. C. B. W. Heatk, *Insp.* Phone—3337.
 Truro: 31, Lemon street. A. J. Greenslade, *Insp.* Phone—565.
 Watford: 14a, High street. G. D. McCulman, *Man.* Phone—4786.
- Australia: 413, Collins street, Melbourne. Alan H. Russell, *Man.*
 „ c/o Bourke and William streets, Melbourne. The Commonwealth Wool
 & Produce Co., Ltd., Chief Agents.
 „ 89, Phillip street, Sydney. The Commonwealth Wool & Produce Co.,
 Ltd., *Managing Agents & Attorneys.*
- Belgium: Kipdorp 19, Antwerp. Gellatly, Hankey & Co. (Belgium), *Soc. An. Agents.*
 Egypt: 19, Kasr-el-Nil street, Cairo. Imperial Chemical Industries (Egypt) S. A.,
Agents.
- France: Rue Haxo 6, Marseilles. Maurice Sicard, *Agent.*
 „ Rue de Provence 29, Paris. J. Eeckman et Cie., *Agents.*
- Holland: Rokin 75-79, Amsterdam. Tollenaar & Wegener, *Agents.*
 Wijnhaven 105, Rotterdam. Tollenaar & Wegener, *Agents.*

Continued.

BRITISH GENERAL Insurance Company, Ltd.—continued.

Canada: 388, St. James' street West, Montreal. A. C. B. Hall, *Man.*
 India: 9, Wallace street, Fort, Bombay. H. F. Stackard, *Man.*
 „ Alice building, Hornby road, Bombay. F. E. Hardcastle & Co., *Agents.*
 „ 32, Dalhousie square, Calcutta. H. Claude A. Hunter, *Man.*
 United States: 1, Park avenue, New York. F. W. Koeckert, *Man.*
 Singapore: Telegraph street and Robinson road. A. C. Potts, *Man.*

BRITISH INDIA GENERAL Ins. Co., Ltd. (See Advt. page xi)

Established 1919. Sir Homi Mehta, J.P., *Man. Dir.*; Albert Smith, *Gen. Man.*
 HEAD OFFICE—35-43, Church Gate street, Fort, Bombay.
 LONDON OFFICE—71 and 72, King William street, E.C.4. A. J. Collins & Co., Ltd..
London Man. Telegrams—AYEJACEY, Cannon, London. *Cables*—AYEJACEY, London.
Phone—Mansion House 3577 (3 lines).

British and Irish Insurance Co., Limited.

Registered 8th March, 1880, as the British & Irish Plate Glass Ins. Co., Ltd. In 1929 the name was changed to above. Year ends 31st Dec.
 F. L. Riseley, *Director and Secretary.*
 ADDRESS—54, Leadenhall street, London, E.C.3.

British Key and Property Registry, Limited.

Registered (as a Company) 1897. *Objects*—Keys and Accident Insurance. A. Robertson Cowper, J.P., *Sec.*
 HEAD OFFICE—19, Newton place, Charing Cross, Glasgow. *Telegrams*—PIONEER.
Phone—Douglas 4440.
 LONDON OFFICE—64, Finsbury pavement, E.C.
Phone—National 5845. *Telegrams*—NATIONAL 5845, London.

BRITISH LAW Insurance Company, Limited. (See Advt. page vi)

Registered 13th March, 1888, as the British Law Fire Ins. Co., Ltd. Re-registered 6th June, 1918, under the present title. This Company became allied with the London Assurance in 1918. CAPITAL—£300,000 in shares of £1, all fully subscribed and paid up. Dividend for 1937 totalled £50,000. (1936, £50,000.) Year ends 31st Dec.

DIRECTORS—Robt. G. F. Hills, *Chairman*; Robert C. Nesbitt, *Deputy-Chairman*; Sir Bernard E. H. Bircham, G.C.V.O.; George Bertram Crowder; C. R. Forward; A. N. Hickley; Wm. Stanley Hitchins; O. J. Humbert; Archd. Herbert James; Fredk. C. Maples; Allan E. Messer, C.B.E.; Randall H. Monier-Williams; Arthur E. Morgan; Walter P. Norton; Edward Sant; J. W. H. Thomas; G. L. Whately; F. J. Williams; B. R. Woolcombe.

Objects—Fire, Loss of Profits, Employers' Liability, Personal Accident, Burglary, Fidelity Guarantee, Third Party, Motors, Lifts, Boilers, Property Owners' Indemnity, Glass Breakage, Live Stock, Marine, Executor and Trustee. *Board day*—Alternate Wednesdays, 12 noon. J. C. Cornelius, *Man. & Sec.*; Baker, Blaker & Hawes, *Solicitors.*

HEAD OFFICE—31 and 32, King street, Cheapside, London, E.C.2.
Telegrams—BRITLAW, Cent., London. *Phone*—Metropolitan 9851 (6 lines).

BRANCH OFFICES—London: Sardinia House, 52, Lincoln's Inn Fields, W.C.2.
 C. Bennett Baker, *Sec.* *Phone*—Holborn 0192 (2 lines).
 Aberdeen: 222, Union street. Jas. H. McRobert, *Sec.* *Phone*—4755-6 (2 lines).
 Belfast: 4, Scottish Provident buildings, Wellington place. A. T. Minnis, *Sec.*
Telegrams—BRITLAW. *Phone*—26766.

Birmingham: 124, Colmore row. R. B. Jennings, *Sec.* *Tel.*—BRITLAW.
Phone—Cent. 1340.

Bournemouth: Dorchester chambers, Yelverton road. W. N. Morgans, *Insp.*
Phone—981 (2 lines).

Brighton: 5, New road. Reginald H. Day, *Sec.* *Tel.*—BRITLAW. *Phone*—3731.
 Bristol: 31, Baldwin street. H. Hardman, *Sec.* *Tel.*—BRITLAW. *Phone*—22630.

Cheltenham: 17, Royal crescent. C. R. Farquharson, *Insp.* *Phone*—3912.
 Edinburgh: 34, Queen street. J. H. McRobert, *Sec.* *Tel.*—BRITLAW.

Phone—Central 23417.

Glasgow: 139, St. Vincent street. H. W. Winchester, *Sec.* *Tel.*—BRITLAW.
Phone—Central 3560 (2 lines).

Ipswich: 40, Museum street. E. J. Bibb, *Sec.* *Tel.*—BRITLAW. *Phone*—3512.

Jersey: Trinity Chambers, 26, Hill street, St. Helier. H. C. Payne, *Insp.*
Phone—717.

Kendal: Albion Chambers, 17a, Stricklandgate. A. E. Cowle, *Insp.*

Continued

BRITISH LAW Insurance Company, Limited—continued.

Leeds: 5, East parade. F. Bingham, *Sec.* Tel.—BRITLAW. Phones—27327 and 8.
 Liverpool: 3, The Temple, Dale street. J. R. Hough, *Sec.* Tel.—BRITLAW.
Phone—Cent. 1486.
 Manchester: 15, York street. C. F. Yates, *Sec.* Tel.—BRITLAW.
Phone—Deansgate 5205 (2 lines).
 Newcastle-on-Tyne: British Law chambers, St. Nicholas square. S. Hall, *Sec.*
 Tel.—BRITLAW. *Phone—20561 (2 lines)*
 Plymouth: 12, Lockyer street. H. Hardman, *Sec.* Tel.—BRITLAW. *Phone—5173.*
 Sheffield: Foster's buildings, 22, High street. Norman Dixon, *Insp.* Tel.—BRITLAW.
Phone—Central 22498
 Southampton: 3, London road. A. D. Aucott, *Sec.* Tel.—BRITLAW. *Phone—3550.*
 St. Paul: 10 Northampton place. H. Mansel Hands, *Insp.* *Phone—5320.*

British Life Office, Limited.

Registered (in Scotland) 1st July, 1896. *Object—Life.* CAPITAL—Authorised, £100,000, in shares of £1 each. Issued, 25,000 shares fully paid. Dividend for 1937, 6 per cent., tax free. (1936, same). Year ends 31st Dec.

DIRECTORS—Herbert Wurr, *Chairman*; James C. Meek; E. M. Smith.

ADDRESS—7, West George street, Glasgow. Herbert Wurr, *Man.*

Telegrams—TABULA.

BRITISH NATIONAL LIFE Ins. Society, Ltd. (See Advt. page lxxxvi)

Established Jan., 1920. In July, 1936, name changed from People's Co-operative Property Purchase Society, Limited to above.

DIRECTORS—Sir Wilfrid Hart Sugden; Francis R. Thorpe; L. W. Hubert; Louis B. A. Gallagher; D. W. Westley, *Man. Dir.*

Objects—Life, Endowment and House Purchase.

Registered Office—Spencer house, 4, South place, Moorgate, London, E.C.2.
 Bullen, Debenham, Harston & Bennett, *Solicitors.* *Phone—National 8937.*

British Oak Insurance Company, Limited.

Registered 28th Oct., 1908, as the British Oak Benefit Association, Ltd. In 1917 name changed to above. In 1924 the Merchants' and Manufacturers Ins. Co., Ltd. became allied with the British Oak. CAPITAL—£1,000,000, consisting of 1,000,000 ordinary shares of 18s. 6d. each and 75,000 ordinary shares of £1 each. Issued, 1,000,000 shares of 18s. 6d. each (3s. 6d. per share paid up) 1,000 shares of £1 each (fully paid). Paid up, £176,000. Year ends 31st Dec.

DIRECTORS—The Rt. Hon. Sir Malcolm A. Robertson, P.C., G.C.M.G., K.B.E., *Chairman*; Edgar A. V. Baker; A. F. Forbes; Wilfred D. Vernon; Sir W. Norman Vernon, Bt.; Edgar Wheeler, F.C.I.I.; Arthur Whittaker.

Objects—Fire, Marine, Motor, Workmen's Compensation, Personal Accident, Sickness, Burglary, Public Liability, Driving Accidents, Live Stock, Transit, Fidelity Guarantee, etc. Edgar Wheeler, F.C.I.I., *Gen. Man.*; Herbert H. Dew, *Fire Man.*; R. W. Arnold, *Motor Underwriter*; John Lindsay, A.C.I.I., *Agency Man.*; W. Head, *Claims Man.*; Impey, Cudworth & Co., and Deloitte, Plender Griffiths & Co., *Joint Auditors.*

HEAD OFFICE—81-82, Cornhill, London, E.C.3.

Telegrams—OAKSURANCE, Stock, London. *Phone—Avenue 2020.*

MARINE UNDERWRITING ROOM—3 and 4, Lime street, London, E.C.3.

G. Jacobson, *Marine Underwriter.*

BRANCH OFFICES—London, West: Morley house, Regent street, W.1. F. L. Blotfeld, *Man.* *Phone—Langham 1428-9.*

Ealing: 32, New Broadway, W.5. R. F. Bell, *Man.* *Phone—Ealing 0914.*

North: Bank chambers, 1, Kingsland High street, E.8. W. W. Clarke, *Man.*

Phone—Clissold 2255-6.

South: 20, Dingwall road, Croydon. Chas. H. Manning, *Man.*

Phone—Croydon 1966-7.

Belfast: 14, Donegall square West. O. Malcolm, *Man.* *Phone—Belfast 26262.*

Londonderry: 25, Shipquay street. J. M. Andrews, *Sec.*

Phone—Londonderry 2918.

Birmingham: 111, New street. A. J. Dudley, *Man.* *Phone—Midland 2421-2.*

Potteries: 32, Cheapside, Hanley. L. E. Dry, *Sec.* *Phone—Hanley 29146.*

Bournemouth: 101, Old Christchurch road. H. J. Wheeler, *Sec.*

Phone—Bournemouth 3092.

Continued.

British Oak Insurance Company, Limited—continued.

Bristol—Scottish Widows' Fund buildings, 28, Baldwin street. H. G. Parker, *Man.*

Phone—Bristol 23955.

Cambridge: 159, Giron road. A. R. Holt, *Insp.*

Phone—Cambridge 76120.

Cardiff: 22, St. Mary street. P. H. Morrish, *Man.* *Phone*—Cardiff 5630.

Carlisle: 5, English street. E. F. Jones, *Insp.* *Phone*—Carlisle 1485.

Essex: 158, Moulsham drive, Chelmsford. J. F. Evans, *Insp.*

Phone—Chelmsford 3031.

Glasgow: 183, West George street, C.2. A. Shearer, *Man.* *Phone*—Central 5783.

Hertford: Corner house, Maidenhead street. W. J. Burton, *Insp.*

Phone—Hertford 631.

Kent: Star house, Maidstone. J. Halley, *Man.*

Phone—Maidstone 2341.

Leeds: 10-12, East Parade. H. A. Cornish, *Man.* *Phone*—Leeds 25039.

Leicester: Barclays Bank buildings, 101, High street. N. Turner, *Sec.*

Phone—Leicester 59563.

Liverpool: 11, Old Hall street. H. S. Thomas, *Man.* *Phone*—Central 0317/8

Newcastle: 1, Eldon square. V. H. Howitt, *Man.* *Phone*—Central 21912.

Middlesbrough: Coronation chambers, 40, Albert road. T. L. Pallan, *Insp.*

Phone—Middlesbrough 3545.

Norfolk: 41, Exchange street, Norwich. V. H. Salmon, *Insp.* *Phone*—Norwich 522.

Nottingham: St. Luke's house, Friar lane. E. Turner, *Man.* *Phone*—Notts 40318-9.

Plymouth: 47, George street. A. C. Smith, *Man.* *Phone*—Plymouth 2288.

Reading: Pearl buildings, 23, Station road. S. E. Clamp, *Man.* *Phone*—Reading 2830.

Sheffield: Queens buildings, 55, Queen street. A. A. Armstrong, *Man.*

Phone—Sheffield 24821.

Suffolk: 16, Museum street, Ipswich. W. L. Eliot-Williams, *Man.*

Phone—Ipswich 3233.

Surrey & Sussex: 26-28, High street, Guildford. D. Percival, *Man.*

Phone—Guildford 752.

Swansea: Barclays Bank buildings, Wind street. S. Davies, *Man.*

Phone—Swansea 2742.

British Traders' Insurance Company, Limited.

(Incorporated in Hong Kong.)

Established 1865 as the China Traders Ins. Co., Ltd. In 1916 the name was changed to above. CAPITAL—Authorised, £1,000,000, in shares of £5 each, of which £480,000 has been subscribed and £192,000, or £2 per share, paid up. In April, 1919, the capital was converted from silver to sterling. A controlling interest has been held by the Union Insurance Society of Canton, Ltd., since 1906.

Objects—Marine, Fire, Accident and Automobile.

HEAD OFFICE—Hong Kong, A. W. Hughes, *Gen. Man.* *Telegrams*—TRADERS, Hong Kong.

LONDON OFFICE—Union building, 78, 79, 80, Cornhill, E.C.3. H. C. Gray, *Man.* *Telegrams*—AVOCET, Stock, London. *Phone*—Avenue 2674 (4 lines).

Marine Underwriting Office: 3-4, Lime street, E.C.3. E. P. Webb, *Underwriter.* *Telegrams*—UNICANTON, Stock, London. *Phone*—Avenue 2674 (4 lines).

Bucks Plate Glass Insurance Company, Limited.

Established 1921. *Object*—Glass.

ADDRESS—Oakfield Corner, Amersham, Bucks. Clarence D. Defriez, *a.c.i.s.*, *Man. Dir.*

BUILDERS ACCIDENT Insurance, Limited

(See Advt. page vii)

Registered 12th April, 1881. *Object*—Employers' Liability. There is no share capital, the company being limited by guarantee. All insurers are "members," and total liability of each, under memorandum of articles of association, is £2, directors having power to make a call of £1, while remaining £1 can only be called for purposes of liquidation. All members participate in profits a bonus on the amount of premiums being paid, when possible, declared on the closing of the accounts each year.

DIRECTORS—G. M. Burt, *Chairman*; A. H. Adamson; Lt.-Col. W. W. Dove, *F.S.A.*; Sir Wm. Nicholson, *J.P.*; Frank P. Rider, *J.P.*; S. Guy Sapcote; Clifford C. Trollope, *Deputy Chairman.*

ADDRESS—31 & 32, Bedford street, Strand, W.C.2. *Board day*—2nd Thursday. H. G. Gannaway, *Sec.*; S. J. Rowland, *F.I.A., Consulting Act.*; Kennedy, Fox, Oldfield & Co., *Auditors*; Mackrell, Maton, Godlee & Quincey, Cannon street, London, E. C. 4, *Solicitors.*

Telegrams—SCAFFOLD LESQUARE, LONDON. *Phone*—Temple Bar 4122.

Burton-on-Trent Plate Glass Insurance Company, Limited, TheEstablished 1910. *Object*—Plate Glass.ADDRESS—150a, Station street, Burton-on-Trent. C. J. Townsend, *Sec.*
Phone—3269.**Bury St. Edmund's Mutual Plate Glass Insurance Society, Limited.**Established 1897. *Object*—Plate Glass.ADDRESS—80, Guildhall Street, Bury St. Edmunds. W. M. Farries
Chairman; W. Bevis Southgate, *Sec.*; J. H. Wakefield, *Auditor*; Greene & Greene,
Solicitors.**Buxton Mutual Plate Glass Insurance Association, Limited.**Established 1901. *Object*—Plate Glass.ADDRESS—8, The Quadrant, Buxton. Hampson Bros., *Secs.***Caledonian Insurance Company.**

Registered 1805 to transact fire business. Incorporated by Royal Charter in 1810. Commenced life business in 1833, and obtained Acts of Parliament in 1846, 1880, 1892, and 1923. This Company was reincorporated with extended powers by the Caledonian Insurance Company's Act, 1923, which annulled and repealed the Royal Charter and all previous Acts of Parliament. The following Companies have been amalgamated with the Caledonian:—Scottish Fire in 1877, Edinburgh Fire in 1883; and Scottish Metropolitan Fire in 1883. CAPITAL—Authorised, £1,000,000 in £5 shares. Total subscribed, £775,000 of which £155,000 (£1 per share) is paid up. Dividend for 1936, 15s. per share, less tax. (1935, 15s.). Year ends 31st Dec.

DIRECTORS—Wm. Blair, w.s.; J. M. Erskine; Professor William Annan, c.a.; Wm. Brodie, LL.D.; A. Wallace Cowan; Wm. Henry Fraser, w.s., *Chairman*; Chas. H. Scott Plummer; J. Herbert Wilson, c.a.; Major General Sir Walter J. G. Maxwell Scott, Rt., c.b., D.S.O.

LONDON BOARD OF DIRECTORS—Col. Sir A. Henry McMahon, G.C.M.G.; Robert Vere Buxton, D.S.O.; Clinton F. Chance; Sir Walter Jenkins, c.b., c.b.e.

Objects—Fire, Life, Annuities, Personal Accident and all Illness, Employers' Liability, Burglary, Marine, Motor Car, etc. *Board day* 2.15 p.m. Tuesday. F. J. Cameron, F.F.A., F.I.A., *Gen. Man. & Act.*; H. L. C. Guthrie, c.a., and G. O. Dodds Watson, M.A., LL.B., *Secs.*; J. R. Pope, *Accdt. Supt.*; D. H. Lyon, *Fire Supt.*; A. M. Craigie, *Agency Supt.*; J. D. Williams, F.F.A., *Joint Act. & Life Supt.*; D. Rodger, c.a., *Accountant*; R. Sullivan, F.F.A., *Investment Secretary*; N. M. Law, F.F.A., *Asst. Actuary*; Graham A. Usher, c.a., *Auditor*; K. M. Douglas, M.D., Edinburgh; E. J. Tyrell, M.B., J. S. Maynard, M.D., London, *Medical Officers*; A. Gray Muir, w.s., Edinburgh; Stow & Co., London, *Solicitors*.

HEAD OFFICE—19, George street, Edinburgh, 2. *Telegrams*—CALEDON.
Phone—Edinburgh 21146 (3 lines).

BRANCH OFFICES—London (City): 5, Lothbury, E.C.2. W. J. L. Stribling, *Man. & Sec.*; J. W. Hudson, F.C.I.I., *Asst. Man.* *Telegrams*—CALEDONIAN, Stock, London.
Phone—Metropolitan 9692 (6 lines).

West End: 12, Waterloo place, S.W.1. E. A. Wormleighton, *Man.*; H. P. Weaver, *Asst. Man.*

Telegrams—MAGNANIMOUS, Piccy, London. *Phone*—Whitehall 3921-1.

Marine Dept.: 4, Fenchurch avenue, E.C.3. G. G. Sharman, *Underwriter*.

Telegrams—LONCALMAR, Stock, London. *Phone*—Mansion House 3641.

Foreign Dept.: 5, Lothbury, E.C.2. E. G. Manton, *Man.*; H. K. Carter, *Accdt. Supt.*; D. H. Young, *Fire Supt.* *Telegrams*—CALEDONIAN, Stock, London.
Phone—Metropolitan 9692.

Aberdeen: 5, Union terrace. R. R. Reid, *Sec.* *Telegrams*—CALEDONIAN INSURANCE.
Phone—Central 836.

Ayr: 23, Wellington square. H. F. Black, *Insp.*

Belfast: 15, Donegall square South. T. H. Wilson, *Sec.* *Telegrams*—CALEDONIAN
Phone—20576.

Birmingham: 7, Easy Row, 1. W. P. Smart, F.C.I.I., *Sec.* *Telegrams*—CALEDONIAN INSURANCE. *Phone*—Midland 1927-8.

Blackburn: Lord street West. H. W. Ingham, *Insp.*

Bradford: 71-73, Swan arcade. G. E. Schofield, *Insp.*

Bristol: 35, Colston avenue. W. J. W. Sanday, *Sec.* *Telegrams*—CALEDONIAN.

Cardiff: 9, Park place. L. Elias, *Insp.*

Cheltenham: 2, North place. C. A. E. Baylis, *Insp.*

Continued.

CALEDONIAN Insurance Company—continued.

- Coventry : 29, Hertford street. W. R. Shotton. *Insp.*
 Croydon : 56-58, High street. L. W. Lear. *Insp.*
 Derby : 21, Corn market. E. J. Brent. *Insp.*
 Douglas, Isle of Man : Talbot chambers, 18, Atholl street. R. L. Littler. *Insp.*
 Dublin : 31, Dame street, C.1. J. G. Dixon, *Sec.* *Telegrams*—CALEDONIAN.
Phone—21468.
 Dumfries : 48-50, Whitesands. J. A. Montgomery, *Insp.* *Phone*—Dumfries 702.
 Dundee : 35, Albert square. Alfred W. Kennedy, *Sec.*; W. G. Robertson, *Asst. Sec.*
Telegrams—CALEDONIAN INSURANCE. *Phone* 4579.
 Edinburgh : 19, George street. W. Burgess, *Sec.* *Phone* 21146.
 Exeter : 67, High street. C. A. Songhurst, *Insp.*
 Glasgow : 64, Vincent street, C.2. E. M. Aird, *Sec.*; A. S. B. Wardrop, *Fire Supt.*
Telegrams—OLDEST. *Phone*—Central 7227 (3 lines).
 Greenock : 15, West Stewart street. D. Macfarlane Reid, *Insp.*
 Hawick : 2, High street. C. K. Morton, *Insp.* *Phone*—Hawick 440.
 Hull : Welton Chambers, 48, Jameson street. Fred Hall, *Insp.*
 Inverness : Royal Bank buildings, 5, Drummond street. A. G. Munro, *Supr.*
Telegrams—CALEDONIAN INSURANCE. *Phone*—481.
 Leeds : Martins Bank chambers, Park row N. S. Litster, *Sec.* *Telegrams*—
 THRIFTINESS. *Phone*—29581 (2 lines).
 Leicester : Assurance House, Rutland street. D. J. Lyon, A.C.I.I., *Insp.*
Phone—20520.
 Liverpool : Caledonian buildings, 14, Tithebarn street. C. A. G. Galletly, F.C.I.I.,
Sec. *Telegrams*—CALINSCE. *Phone*—Central 1174.
 Manchester : 79, King street, 2. W. A. Pope, *Sec.* *Telegrams*—CALEDON.
Phone—Central 7511.
 Newcastle : Caledonian Insurance buildings, Pilgrim street. A. Vincent Williams,
Sec., Allison Carrick, *Asst. Sec.* *Telegrams*—CALEDONIAN INSURANCE.
Phone—Newcastle 24009.
 Northampton : 51, Gold street. Ernest Allen, *Insp.* *Phone*—956.
 Nottingham : Exchange buildings, North. J. K. Hill, F.C.I.I., *Sec.*
Telegrams—CALEDON. *Phone*—40211.
 Perth : 17, High street. A. A. Duncan, *Insp.*
 Potteries : 8, Pall Mall, Hanley. P. S. Cox, A.C.I.I., *Insp.*
 Preston : Cooksons chambers, Corporation street. Robert Sugden, *Insp.*
 Romford : Quadrant Arcade Chambers, Market place. D. N. Negus.
 Sheffield : 74, High street. F. Anderson, *Insp.*
 Southampton : 113, Above Bar. E. Vicar, *Insp.*
 Stirling : 64, Murray place. T. A. Horne, *Insp.*
 Wolverhampton : National Provincial Bank chambers, Queen square.
 Denis R. Cooke, *Insp.*
 Worcester : 42, Foregate street. J. M. Gwynn, *Sec.* *Telegrams*—CALEDON.
Phone—1867-8.
 Canada : 906, McGill Building, 485, McGill street, Montreal. Douglas Cownie, *Man.*
Cables—CALEDON. Winnipeg : Portage Avenue.
 Vancouver : Granville street.
 Australia : Melbourne : 483, Collins street. V. L. Jackman, *Man.*
Cables—CALINSURCO.
 Sydney : 79-81, Pitt street. J. Harrison, *Man.*
Cables—CALINSURCO.
 Adelaide : Albion House, Waymouth street. J. W. Stackhouse, *Man.*
Cables—CALINSURCO.
 Brisbane : 334-6-8, Queen street. S. P. McCready, *Man.*
Cables—CALINSURCO.
 Perth : 105, St. George's terrace. R. J. A. Johnston, *Man.*
Cables—CALINSURCO.
 Newcastle : Bolton street. N. St. L. Boylan, *Man.*
Cables—CALINSURCO.
 South Africa : Cape Town; New Zealand House, Burg street. B. H. Impey, *Man.*
Cables—CALINSURCO.
 Johannesburg : Century Buildings, 94, Commissioner street.
Cables—CALINSURCO.
 Durban : 333, Smith street. A. B. Hudson, *Man.*
Cables—CALINSURCO.
 India : Calcutta : B3, Clive buildings. A. W. Broers, *Man.*
Cables—CALINSURCO.
 United States : Caledonian Insurance Company, Hartford, Conn. Robert R.
 Clark, *Man.*
Cables—CALEDON. Hartford, Conn.
 Pacific Coast : San. Francisco : Balfour, Kessler Agencies, Inc., *Mans.*

CAMBRIAN Insurance Company, Limited.

(See Advt. page lxv)

Established 19th December, 1934. *Objects*—Workmen's Compensation and General Third Party.

Directors—John Paton, *Chairman*; Frederick Herbert Davies, *Vice-Chairman*; William John Buck; Wilfred Branch Cooke; James Alfred Chapman; John Hunt Jones; Clifford Thomas Powell; Thomas Henry Whitney; Herbert James Smith; Alfred Henry Bailey.

CAPITAL—Authorised, £25,000 in shares of £1 each all issued and fully paid.

HEAD OFFICE: 3, St. Helen's place, London, E.C.3. Sydney Percival, *Gen. Man.*
D. Bradford Davis, *Asst. Sec.* Phone—National 1517-8. Rythway & Son, Pontypool, Mon. Sec. Jackson, Jefferys & Freeman, *Auditors*.

BRANCHES—NEWPORT, MON: 23-25, High street.

Manchester: 30, Brown street.

London: Law Courts, 323, High Holborn, W.C.1.

CANADA LIFE Assurance Company, The.

(See Advt. page viii)

Established 1847. *Objects*—Life, Annuity and Capital Redemption. A. N. Mitchell, *President*; Leighton McCarty, *Sec. Chairman of the Board*; W. Hastie, S. C. McEwen, *Gen. Mngs.*; L. K. Fife, B.A., F.I.A., F.A.S., *Actuary*; J. H. Domelle, *Sec.*; H. C. Cox, *Chairman of the London Board*.

HEAD OFFICE—Toronto, Ontario, Canada.

CHIEF OFFICE FOR THE BRITISH ISLES—2, St. James's square, London, S.W.1. *Telegrams*—CANADENSER, Piccy, London. *Phone*—Whitehall 6122 (12 lines). W. P. Braund, *Man.*; H. B. Williams, *Sec.*; P. S. McLean, F.A.S., B.A., A.I.A., *Act.*; W. R. H. Browne, A. D. Dennis, *Agency Supervisors*; L. Espir, *City Man.*; F. R. Shelton, *North London Man.*; S. J. Belsham, *London Branch Man.*; D. B. Chambers *St. James's Branch Man.*

BRANCH OFFICES—London, W.: 122, Shaftesbury Avenue, W.1. G. Dale, *Man*

Aberdeen: 1231, Union street. W. Ramsay, *Man.*

Belfast: 6, Donegal place. R. A. Bothwell, *Man.*

Birmingham: 50, Newhall street, 3. W. Howard Wiseman, *Man.* H. P. B. Hoare, *Asst. Man.*

Bradford: 3, Booth street. C. Johnson, *Man.*

Brighton: 4-5, North street, Quadrant. W. J. Whitehurst, *Man.*

Bristol: 6, Colston street. D. D. Dennis, *Sec.*

Cardiff: Royal chambers, Park place. W. M. Bendell, *Man.*

Cork: 21, Winthrop street. F. T. O'Gorman, *Man.*

Croydon: 33, George street. V. C. O'Connell, *Man.*

Dublin: 9, 10 and 11, Grafton street. J. J. McConnell, *Man.*

Edinburgh: 40, Castle street, 2.

Glasgow: 121, West George street. E. Hawkeswood, *Man.*

Hull: Friary chambers, Whitefriargate. C. F. Southcombe, *Sec.*

Ilford: 90, Cranbrook road. C. C. Streeter, *Man.*

Kingston: 54, Clarence street. H. R. Hyde, *Man.*

Leeds: 4, East parade, 1. A. E. Baker, *Man.*

Leicester: 1, Halford street. J. F. Murphy, *Man.*

Liverpool: 2, Exchange street East. H. Preston Reynolds, *Man.*

Maidstone: Granada house, Gabriel's Hill. J. C. Humphries, *Man.*

Manchester: 1, Booth street, 2. P. R. Harrop, *Man.*

Newcastle: 48, Pilgrim street. H. W. Pond, *Man.*

Newport (Mon.): Tredegar chambers, 78, Bridge street. W. H. Davies, *Local Dir.*

Northampton: 31, Market square. F. C. Wild, *Man.*

Nottingham: Queen's chambers, 3, King street. J. F. Murphy, *Man.*

Plymouth: 12, Princess square. C. G. Dent, *Man.*

Preston: Westminster Bank chambers, Fishergate. E. C. B. O'Brien, *Man.*

Reading: 24, Friar street. A. G. Roberts, *Man.*

Sheffield: Norris Deakin buildings, King street. E. A. Kennaird, *Man.*

Southampton: Havelock chambers, 20-22, Queen's terrace. H. A. Watts, *Man.*

CANINE Insurance Association, Limited, The.

(See Advt. page lxv)

Established 1932. Public company formed 1934. *Objects*—Comprehensive dog insurance, including Third Party. *CAPITAL*—Authorised, £75,000 in 10,000 6 per cent. Redeemable Preference shares of £1 each and 130,000 Ordinary shares of 10s. each. Issued, fully paid, 2019 Preference, 16,795 Ordinary.

DIRECTORS—Capt. G. Scott Lowe, r.p.; W. Broadbent Hirst; C. F. Shrubsall.

REGISTERED OFFICE—57, Gracechurch street, London, E.C.3. *Telegrams*—ALDOGS, Bilgate, London. *Phone*—Mansion House 8089. R. D. Leigh, *Solicitor*; Bright, Grahame & Co., c.a., *Auditors*.

BRANCHES—Edinburgh: 37, George street.

Glasgow: 4, Beverley road, Newlands, S.3.

Yorks: Scriven house, Harrogate.

Holland: Damrak 28-30, Amsterdam.

France: 9, Rue des Filles St. Thomas, Paris, 2e.

Canterbury Mutual Plate Glass Insurance Society, Limited.Established 1904. *Object*—Plate Glass.ADDRESS—63, Burgate street, Canterbury. T. H. Sayers, *Sec.* Phone—234.**Canton Insurance Office, Limited, The.**Established 1836. *Object*—Marine. HEAD OFFICE—Hongkong.

LONDON OFFICE—Lloyd's building, 3-4, Lime street, E.C.3.

Telegrams—CROWNPIECE, Lime, London. Matheson & Co., Ltd., *London Agents*;
D. G. Collins, *Underwriter*.**CAR AND GENERAL Insurance Corporation, Ltd.** (See Advt. page ix)

Registered 19th Sept., 1903. This Company became allied with the Royal Exchange Assurance in 1917. CAPITAL—Authorised, £250,000. Issued, £25,000 5 per cent. Cumulative Preference Shares of £1 each, fully paid, 105,745 Ordinary Shares of £1 each, fully paid. Total paid up, £130,745. Dividend for 1937, 50 per cent., less tax. (1933-36, same.) Year ends 31st Dec.

DIRECTORS—J. E. Humphery, *Chairman*; L. W. Farrow, F.C.A., *Deputy-Chairman*;
H. F. Baker; F. W. Kerr; Alexander MacDonald; E. S. Shrapnell-Smith, C.B.E.;
A. W. Wamsley, F.C.I.I.*Objects*—Motor, Personal Accident, Burglary, Third Party, Driving Accidents,
Employers' Liability, Fire, etc.OFFICIALS—W. A. Hurst, O.B.E., F.C.I.I., *Gen. Man.*; R. J. Gwilt, *Asst. Gen. Man.*;
A. W. Hoad, F.C.I.I., *Sub.-Man.*; C. Rutter, A.S.A.A., *Sec.*; A. S. Pitts, *Asst. Sec.*;
S. A. Slipper, *Asst. Sec.*; Loudon Parker, *Agency Man.*; G. Carpenter, A.C.I.I., *Chief*
Accountant; E. S. Thompson, F.C.I.I., *Claims Man.*; H. V. Stephenson, A.M.I.MECH.E.,
Chief Engineer; D. E. Parker, *Foreign Fire Supt.*; W. F. Swornsbourne,
Home Fire Man.; H. H. Howard, *Home Motor Man.*; A. W. Brickell, *Home Accdt.*
Man.; A. Hall, *Foreign Accdt. Man.*; G. F. Tyler, F.C.I.I., *Home Employers'*
Liability Man.; J. H. Arnold, *Marine Underwriter*.HEAD OFFICE—83, Pall Mall, S.W.1. *Telegrams*—INSUCAR, Piccy, London.
Phone—Whitehall 6161 (8 lines).BRANCH OFFICES—City: 1, Queen Victoria street, E.C.4. J. W. George, *Man.*
Mid-London: 84, Chancery lane, W.C.2. C. Callieu, *Man.*West End: 1, Albemarle street, W.1. W. J. Jenkins, *Man.*Aberdeen: 173, Union street. S. A. Fearby, *Man.*Bedford: 61, High street. J. G. Munton, *Man.*Belfast: 4, Textile buildings, Linenhall street. Michael Paine, *Man.*Birmingham: County chambers, Corporation street. T. Jenkins, *Man.*Bradford: Prudential buildings, Ivegate. H. P. Nicholson, *Man.*Brighton: 34, Ship street. A. J. Cocke, *Man.*Bristol: Car & General buildings, Tramway centre. S. Bayliss, *Man.*Cardiff: 129, Queen street. R. T. Davies, *Man.*Dublin: 27, Nassau street. Michael Paine, *Man.*Ealing: Lloyd's Bank chambers, 45, The Broadway, W.5. J. H. Vincent, *Man.*Edinburgh: 47a, George street, 2. F. W. Burrows, *Man.*Glasgow: 185-187, St. Vincent street. W. I. Aitken, *Man.*Hanley: Palace chambers, 21, Stafford street. G. H. Osbaldeston, *Man.*Ipswich: 36, Lloyds avenue. W. C. Stonebanks, *Man.*Kent: 151-153, High street, Bromley. W. L. Nichols, *Man.*Leeds: Permanent house, The Headrow. L. H. Phillips, *Man.*Liverpool: The Temple, Dale street. S. G. Pursey, *Man.*Manchester: 36, John Dalton street, Albert square. J. A. Cooper, *Man.*Newcastle: 4, Mosley street. P. N. Butler, *Man.*Nottingham: Brougham chambers, Wheeler gate. A. M. Jenkins, *Man.*Plymouth: 16, George street. P. W. Ridpath, *Man.*Reading: 160, Friar street. W. A. Goodworth, *Man.*Sheffield: King's chambers, Angel street. P. W. Metcalfe, *Man.*Southampton: Anglesea chambers, 153, Above Bar. H. G. Bennett, *Man.*Surrey: North End chambers, 78, North End, Croydon. R. H. Reed, *Man.*

Algeria: 6, Rue Jules Ferry, Algiers. Charbonac S/A.

Barbados: Bancroft Yerkes & Co., Ltd., McGregor street, Bridgetown.

Belgium (Fire, Motor & General): 1, Rue Rubens. Antwerp. P. & Ph. London.

Mans.(Marine): 10-12, Rempart, Kipdorp, Antwerp. Martroye & Luth & Varlez &
Marx, *Mans.**Continued.*

CAR AND GENERAL Insurance Corporation, Limited.—continued.

Canada : Royal Exchange building, Montreal. C. S. Malcolm, *Man.*
 East Africa : P.O. Box 440, Nairobi. J. Trevor Cole.
 Egypt : Royal Exchange building, 50, Sharia Kasr el Nil. (P.O. Box 1734), Cairo.
 M. M. J. de Termes, *Man.*
 Cairo : 18, Avenue Fouad Ier. Jacques Manhès.
 France : 41, Rue de la Chaussée d'Antin, Paris. Société Franco-Britannique.
 Greece : P.O. Box 77, Megharon Nicoloudi (2nd Floor 7-10) Stadium street, Athens.
 T. P. Pavlantos, *Chief Agent* 3a, Corai street, Athens. V. H. Jones, *Insp.*
 Holland : Nieuwe Doelenstraat 20-22, Amsterdam : Schogt & Co. Rotterdam :
 Driebeek & Kolff.
 Mauritius : Port Louis. Tristan Rouillard.
 Morocco : 24, Boulevard du 4ème Zouaves, Casablanca, Compagnie Charbonnière
 de Casablanca.
 Newfoundland : P.O. Box 846, St. John's. W. R. Neal.
 Norway : Handelsbygningen 525, Oslo. Adler Edin.
 Palestine : Syndicat National D'Assurances (P.O. Box 638) Tel. Aviv.
 Trinidad and Tobago : Box No. 147, Port of Spain. E. P. Gibbs.
 Tunisia : Villa des Rêves, Le Bardo, Tunis. A. A. Morton.
 U.S.A. : 111, John street, New York. Edward W. Elwell, *Man.* W. B. Kelly and
 C. M. Smith, *Asst. Mans.*

Cardiff and Penarth Mutual Plate Glass Insurance Society, Limited.

Established 1906. *Objects*—Plate Glass (Mutual).

ADDRESS—22, St. Andrew's Crescent, Cardiff. J. W. Kingston, *Chairman*;
 Gilbert D. Shepherd, *f.c.a.*, *Sec.*; W. B. Francis & Son, *Solicitors*. Phone—1128.

Carlisle and Border Counties Insurance Company, Limited.

Established 1908. *Objects*—Plate Glass.

ADDRESS—Provincial buildings, Warwick road, Carlisle. R. Stewart, *Sec.*;
 T. B. Harston, Bank street, Carlisle, *Solicitor*. Phone—1474.

Castle Insurance Company, Limited.

Registered 16th Dec., 1935. *Objects*—Insurance and reinsurance of all steamers,
 ships, vessels, boats and craft afloat or under construction, repair or otherwise.

CAPITAL—Authorised, £100,000 in shares of £1 each, all issued and fully paid.

DIRECTORS—Ernest A. Lyddon, Norman E. Richards, Henry E. Garle and John H.
 P. Berthon.

REGISTERED OFFICE—4, Fenchurch avenue, London, E.C.3. J. J. V. Taylor,
f.c.a., *Sec.*

Caterham, Purley and District Mutual Plate Glass Insurance Company, Ltd.

Established 1908. *Object*—Plate Glass.

ADDRESS—Train Terminus, Brighton road, Purley, Surrey. Percy Holt, *Sec.*;
 Maurice G. Chant, *c.a.*, 78A, Bassishaw House, Basinghall street, E.C.2, *Auditors*;
 Percy Holt, *Solicitor*. Telegrams—Holt, *Solicitor*, Purley.
 Phone—Uplands 4877.

Catholic Assurance Company, Limited.

Registered 31st January, 1936. *Objects*—All classes of insurance and reinsurance,
 except life, fire, accident, employers' liability, bond investment and motor vehicle.

CAPITAL—£100 in shares of £1 each.

REGISTERED OFFICE—King William street house, Arthur street, London, E.C.4.
Solicitors—Messrs. R. S. Fraser & Co., 141, Moorgate, London, E.C.2.

CATTLE TRADERS Insurance Company, Limited. (See Advt. page lxxxvi)

Registered 13th August, 1915. CAPITAL—Authorised, £50,000 in shares of £1
 each, all subscribed, of which 5s. per share (£12,500) is paid up. Dividend for
 1937 20 per cent., less tax. (1936, 20 per cent.). Year ends 30th Sept.

DIRECTORS—Harold S. Brown, *Chairman*; Patk. Beattie; Michael Cuddy; R. H.
 Higson; T. F. O'Neill; L. S. Storey; Tom Boothman.

Objects—Marine, Live Stock, Workmen's Compensation, Fire, Accident.

ADDRESS—Ferry buildings, Birkenhead. R. H. Higson, *Gen. Man.*; Stanley
 Higson, *Sec.*; McEwan, Wallace, Howell & Co., *Auditors*.

Celtic Insurance Company, Limited.

Registered (in Dublin) 9th May, 1907. Became allied with the Yorkshire Ins. Co. in 1912. The following Companies have been amalgamated with the Celtic:—Hibernian Plate Glass in 1919 and Irish Vehicle Owners' in 1919. CAPITAL—Authorised, £20,000. Subscribed and paid up, 20,000 shares of £1 each. Fully paid, £20,000. Year ends 31st Dec.

DIRECTORS—John Sibthorpe, *Chairman*; James M. Carroll; Henry M. Dockrell; James Dwyer; E. Clive Brooks.

Objects—Fire, Glass, Third Party, Driving Accidents, Private Motor Cars, Commercial Motor Vehicles and Motor Cycles, Personal Accident and Sickness, Burglary, Key Registration. L. H. Hallows, *Man. & Sec.*

HEAD OFFICE—3, College Green, Dublin. *Telegrams*—23038, Dublin.

Phone—Dublin 23038.

BRANCH OFFICES—Cork: 73, South Mall. B. O'Riordan, *Insp.*

Limerick: 57, O'Connell street. P. T. Fitzgerald, *Insp.*

Waterford: 41, The Mall. Martyn & Higgins, *Mans.*

CENTRAL Insurance Company, Limited.

(See Advt. page lxvi)

Registered 23rd December, 1899, as The Birmingham Mutual Fire & General Ins. Assoc., Ltd. In 1902 the title was changed to above. Re-registered 25th June, 1907, when this Company became allied with The Liverpool & London & Globe Ins. Co., Ltd. In 1901 the Provincial Assurance Corp., amalgamated with the Central. CAPITAL—Authorised, £100,000 in £1 shares, all subscribed and paid up, and held by The Liverpool & London & Globe Ins. Co., Ltd., which guarantees all the Company's liabilities. Year ends 31st Dec.

DIRECTORS—J. Dyer Simpson, *Chairman*; Lt-Col. the Hon. George A. Akers-Douglas; G. E. B. Bromley-Martin; Capt. J. M. Cobbold, J.P.; Major-Genl. G. P. Dawnay, C.B., C.M.G., D.S.O., M.V.O.; R. C. Hart Dyke; F. T. Mann; A. Whitworth, F. J. Williams

Objects—Colonial and Foreign Fire, Loss of Profits and Accident Insurance and Reinsurance, Marine Insurance. Home Fire and Loss of Profits Reinsurance. F. J. Williams, J. Dyer Simpson, *Gen. Mans.*; F. R. Bellamy, J. W. Berry, W. Hay and H. A. Thomas, *Asst. Mans.*; N. W. Shillito, *Asst. Sec.*; Kemp, Chatteris, Nichols, Sendell & Co., *Auditors*; Hair & Co., *Solicitors*.

HEAD OFFICE—1, Cornhill London, E.C.3. *Phone*—Mansion House 8787.

LIVERPOOL OFFICE—1, Dale street. 2. *Telegrams*—CENTRIC, Liverpool.

Phone—Central 4140.

BRANCH OFFICES—Australia: 62, Pitt street, Sydney. J. H. Gosling, *Man.*

415-417, Collins street, Melbourne. W. H. Cowper, *Man.*

13, Grenfell street, Adelaide. T. Steele, *Attorney*.

270, Queen street, Brisbane. B. F. Canniffe, *Attorney*.

25, Barrack street, Perth. R. D. Rodda, *Attorney*.

South Africa: 61, St. George's street, Cape Town. F. C. Kirk, *Man. for S. Africa*.

Canada: 500, Place d'Armes, Montreal. R. Forster Smith, *Man.*

China: Kungping buildings, 81, Jinkee road, Shanghai. H. B. Scott, *Sec.*

Colombia: Edificio Lopez, Nos. 320 and 331-2, Bogota. C. E. Howe, *Man.*

Egypt: Land Bank of Egypt building, 6, Rue Toussoun Pasha, Alexandria. J. G.

Reddrop, *Sec.*

CENTURY Insurance Company, Limited.

(See Advt. page xx)

Registered (in Edinburgh) 17th April, 1885, as the Sickness & Accident Assurance Association, Ltd. In 1901 the title was changed to above. This Company became allied with the Friends' Provident Institution in 1918. The following Companies have been amalgamated with the Century:—Fidelity, Accident, Sickness & General Assur. Assoc., Ltd., 1888; Mutual Guarantee, 1907. The following Companies are allied with the Century:—Anglo-Canadian in 1929; Anglo-Scottish in 1912; Belfast Plate Glass Insurance Co., Ltd., 1931; Liverpool Marine & General in 1926; Pacific Coast Fire, 1920; Southern Ins. Co. in 1908. CAPITAL—Authorised, £900,000. Subscribed and paid up, £450,000 in shares of £1 each. Dividend for 1937, 15 per cent. on £400,000. 1936, 15 per cent. and bonus of 2½ per cent. 1935, 15 per cent., 1934, 35 per cent. (1933 12½ per cent., less tax. 1929 and 1930, 12 per cent.). Year ends 31st Dec.

Objects—Continuous Disability, Life, Fire, Marine Burglary, Accident, Employers' Liability, Motor, Plate Glass, Fidelity Guarantee, etc. *Board day*—Third Wednesday.

DIRECTORS—Harold J. Morland, M.A., J.P., F.C.A., *Chairman*; John Johnstone (Messrs. Baillie & Gifford, w.s.) *Deputy-Chairman*; Harrison Barrow; Sir Thomas H. Holland, K.C.S.I., K.C.I.E., F.R.S.; John R. Little, J.P., F.R.S.E.; Sir Harold J. Stiles, K.B.E., LL.D., F.R.C.S. (ED.); H. R. Sutcliffe; Henry J. Tapscott; Robert Wotherspoon.

Continued.

CENTURY Insurance Company, Limited.—*continued.*

EDINBURGH HEAD OFFICE—18, Charlotte square, 2. W. A. Robertson, F.F.A., F.R.S.E., *Man. & Act.*; R. H. Leitch, *Sec.*; R. L. Thom, F.C.I.I., *Man. Fire Dept.*; W. A. Alexander, M.B., Ch.B., F.R.C.P. (Ed.), *Medical Officer*.
 Telegrams—CENTURY, Edinburgh Phone—23151.

LONDON HEAD OFFICE—7, Leadenhall street, E.C.3. H. J. Tapscott, *Gen. Man.*; H. R. Sutcliffe, *Asst. Gen. Man.*; B. H. Brigham, A.C.A., *Sec.*; H. Rowntree, A.C.I.E., *Man. Accdt. Dept.*; H. S. Daniel, *Man. Fire Dept.*; F. Hotine, *Man. Marine Dept.*; R. J. Nightingale, *Accdt. Agency Supt.*; G. J. Tranter, *Fire Agency Supt.*; A. G. Allison, *Asst. Accountant*; W. A. G. McLellan, *Asst. Sec.*; Price, Waterhouse & Co., *Auditors*; Francis J. Bach, M.D., Reginald Hilton, M.D., F.R.C.P., and T. Jenner Hoskin, M.D., F.R.C.P., *Medical Officers*. Telegrams—PRENPROVIN, Stock, London Phone—Mansion House 4511

London: City Department—7, Leadenhall street, E.C.3.

D. Ridley Williams, *Sec.* Phone—Mansion House 4511.

West End—Byron House, 7 to 9, St. James's street, S.W.1. C. E. Sutcliffe, *Man.* Phone—Whitehall 2608.

Law Courts—Bush house, (South East Wing), Aldwych, W.C.2. G. S. Seabrooke, *Man.* Phone—Temple Bar 3896

Branch Offices—Aberdeen: 387, Union street. Chas. Ingram, *Man.* Phone—100.

Belfast: Friends' Provident building, 58, Howard street. W. Moffat Palmer, *Man.* Phone—22446.

Birmingham: 75-77, Colmore row, 3. G. Gardner Coghill, *Man.* Phone—Central 7754.

Bristol: Midland Bank chambers, 47, Market street. J. A. Hey, *Man.* Phone—1049.

Bristol: Friends' Provident building, 37-39, Corn street, 1. G. Moffat Palmer, *Man.* Phone—22808.

Cambridge: 55a, St. Andrew's street. R. J. Trinder, *Man.* Phone—2517.

Cardiff: 11, Dumfries place. W. F. Powell, *Man.* Phone—1028.

Coleraine: Century chambers, Diamond. David L. Steel, *Insp.* Phone—59.

Croydon: Equitable House, 43 George street. E. D. Kinnish, *Man.* Phone—1331

Derby: 15-16, Iron gate. S. L. Luck, *Sec.* Phone—511.

Dublin: Friends' Provident building, 12-14, College Green, C.1. G. M. Goodbody, *Man.* Phone—22175.

Dumfries: 3, Whitesands. J. M. Innes, *Man.* Phone—373.

Dundee: 83, Commercial street. George Knowles, *Man.* Phone—2228.

Dunfermline: 30, Queen Anne street. I. T. Buchanan, *Insp.* Phone—935.

Edin: 78, High street. A. M. Mackenzie, *Sec.* Phone—7000.

Exeter: 14, Bedford circus. J. L. Clee, *Sec.* Phone—5094.

Falmouth: Barclays Bank chambers, Killigrew street. G. A. Ford, *Sec.* Phone—550.

Glasgow: Royal Exchange square. K. I. G. Matheson, B.A. (Oxon), *Man.* Phone—Central 2348.

Gloucester: Midland Bank chambers, The Cross. J. E. H. Buckland, *Sec.* Phone—3000.

Greenock: Royal Bank buildings, 29, Nicolson street. J. Dickson, *Insp.* Phone—182.

Huddersfield: Lion chambers, John William street. W. Wilkinson, *Man.* Phone—3092.

Hull: Paragon buildings, Jameson street. G. E. S. Lamb, *Man.* Phone—Central 35686.

Inverness: 23, Academy street. L. H. Davie, *Insp.* Phone—1288.

Ipswich: 40, Moleys avenue. H. G. Hilsden, *Man.* Phone—3374.

Kendal: 2, Market place. F. J. Kerr, *Man.* Phone—334.

Leeds: East Parade chambers, 1. J. H. Littlewood, *Man.* Phone—24856.

Leicester: 10, Gallowtree gate. G. W. Thompson, *Man.* Phone—20335.

Liverpool: 19, Brunswick street, 2. W. R. McGregor, *Man.* Phone—Central 3944/5.

Maidstone: 29, Wick street. C. L. Fenton-Jones, *Man.* Phone—3126.

Manchester: Century house, St. Peter's square, 2. E. H. Thomas, *Man.* Phone—Central 5448/9.

Newcastle-on-Tyne: 10, Mosley street, 1. M. D. Dye, *Man.* Phone—23845.

Newry: 26, Hill street. F. M. Walker, *Insp.* Phone—222.

Northampton Lloyds Bank chambers, George row. H. D. Bobbett, *Man.* Phone—889.

Norwich: 16, Bank street. F. E. Gooderham, *Sec.* Phone—732.

Nottingham: Milton chambers, 23, Milton street. D. Arnold Greenwood, *Man.* Phone—3760.

Oxford: 4, King Edward street. Howard Tompkins, *Sec.* Phone—47379.

Plymouth: Century house, Lockyer street. R. W. Cordell, *Man.* Phone—5728.

Portsmouth: 9, King's terrace. C. E. Smith, *Man.* Phone—5370.

Romford: National Provincial Bank chambers, 3, South street. Douglas Fordham, *Man.* Phone—1869.

Sheffield: Foster's buildings, 22, High street, 1. F. Bellinger, *Man.* Phone—24810.

Continued.

CENTURY Insurance Company, Limited—continued.

Southampton: 55, Above Bar. L. F. Priddy, *Sec.* Phone—3367.
 Stoke-on-Trent: Lloyds Bank chambers, Fountain square, Hanley. G. J. Jenkins, *Sec.* Phone—29056.
 Swansea: 10, St. Helen's road. Phone—4121.
 Yeovil: 22, Princes street. L. W. Brown, *Sec.* Phone—110.
 India: B.3, Clive buildings, Clive street, Calcutta. A. W. Broers, *Man. for India.*
 Australia: 448, Collins street, Melbourne, Victoria. A. W. B. Vance, *Man.*
 South Africa: 42, Burg street, Cape Town. B. C. Handley, *Man. for South Africa.*
 United States: 111, John street, New York City. L. J. Tillman, *Man.*
 Canada: 325, Howe street, Vancouver, B.C. T. W. Greer, *Man.*

Chamber of Manufacturers Insurance, Limited, The.

HEAD OFFICE—Manufacturers' buildings, 304-316, Flinders street, Melbourne.
 James MacDougall, *Chairman*; C. W. Seabrook, F.A.I., *Man. and Sec.*
 BRANCH OFFICES—South Australia: 12-14, Pirie street, Adelaide
 Western Australia: Atlas buildings, The Esplanade, Perth
 LONDON AGENTS—Blom & van der Aa, 23, Birch Lane, E.C.3

Chemists' Mutual Insurance Company, Limited.

Established 1922. *Objects*—Fire, Loss of Profits, Employers' Liability, Burglary, Plate Glass, Householders' Comprehensive.
 ADDRESS—4 & 5, Queen square, London, W.C.1. S. J. Stearn, *Chairman*
 G. A. Mallinson, *Sec. and Man.*
 Telegrams—UNDEFENCE, Holb., London. Phone—Terminus 5118 (2 lines).

China Fire Insurance Company, Limited. (Incorporated in Hong Kong.)

CAPITAL—Authorised, \$2,000,000, in 100 shares. Subscribed, \$2,000,000. Paid up, \$2,000,000. Controlled by Union Insurance Society of Canton, Ltd.
 Established 1870. *Objects*—Marine, Fire, Accident and Burglary
 HEAD OFFICE—Hong Kong. A. W. Hughes, *Gen. Man.* Telegrams—CHINCOWH, Hong Kong.
 LONDON OFFICE—Union building, 73, 79, 80, Cornhill, E.C.3. H. C. Gray, *Man.*
 Telegrams—UNIONIST, Stock, London. Phone—Avenue 2674 (4 lines).

CHINA UNDERWRITERS, Limited.

(See Advt. page xi)

Established 1924. *Objects*—Life, Fire, Marine, Earthquake, Typhoon, Accident, Motor Car, Plate Glass. Incorporated in Hong Kong. Registered in Great Britain.
 HEAD OFFICE—Hongkong Bank building, 1a, Des Voeux road, Hongkong.
 Telegrams—UNDERWRITE, Hongkong. A. L. Shields, *Chairman*; H. R. Sturt, F.I.A., *Managing Director*; E. R. Childs, F.I.A., *Sec.* LONDON—71-72, King William street, E.C.4. A. J. Collins & Co., Ltd., *British Muns.* Telegrams—AYEJACEY, London.
 Phone—Mansion House 3577 (3 lines).

Chorley Family Funeral and Friendly Assurance Collecting Society.

Established 1834. *Object*—Industrial Life.
 ADDRESS—3, Queen's road, Chorley. Herbert Barker, *Chairman*; Augustus Bannister, *Sec.*; The Actuary, Savings Bank, Chorley, *Treasurer*; J. K. Tattersall, *Accountant & Public Auditor.*

Church of Scotland Fire Insurance Trust, Limited.

Registered 1st Oct., 1888, as Free Church of Scotland Fire Ins. Trust, Ltd. In 1901 the title was changed to United Free Church of Scotland Fire Ins. Trust, Ltd. In 1930 the title was changed to above. CAPITAL—Authorised, £20,000 in 2,000 shares of £10 each, all issued. Paid up, £2,000 (£1 per share). Dividend limited to 5 per cent. is regularly paid. Year ends 31st Oct.

DIRECTORS—Thomas Maule Guthrie, *Chairman*. D. Clark Brown, D.L.; the Very Rev. A. N. Bogle, D.D.; W. H. Buist, O.B.E.; W. G. C. Hanna, C.A.; Sheriff Sir A. C. Black, K.C.; C. Campbell Penney, C.A.; John Stevenson, Thomas Henderson, C.B.E., J.P.

Object—Fire (Church Property only).

ADDRESS—63, Castle street, Edinburgh. Phone—25916. W. P. & J. A. Scott, C.A., *Secs.*; R. G. Simpson, C.A., *Auditor.*

Citadel Insurance Company, Limited.

Registered 14th Sept., 1935. *Objects*—Marine insurance. CAPITAL—Authorised, £50,000 in shares of £1 each, all issued and fully paid.

DIRECTORS—Edward A. Lyddon, Norman G. Richards, Henry E. Garle and John H. P. Berthon.

REGISTERED OFFICE—4, Fenchurch avenue, London, E.C.3. J. J. V. Taylor, F.C.A., *Sec.*

City Fire Office, Limited.

Registered 28th May, 1909. This Company became allied with Tariff Reinsurances, Ltd., in 1925.

DIRECTORS—E. B. Ferguson, *Chairman*; E. V. Rutter; G. Barron; G. L. Wagstaff.

Objects—Fire and Accident Reinsurance.

ADDRESS—St. Swithin's House, St. Swithin's lane, London, E.C.4. G. Barron, *Sec.*; F. P. Holt, *Asst. Sec.*; Kemp, Chatteris, Nichols, Sendell & Co., *Auditors*; Linklater & Paines, *Solicitors*. *Phone*—Mansion House 4631.

City of Glasgow Friendly Society.

Established 1862. **Objects**—Industrial Life and Endowment.

ADDRESS—200, Bath street, Glasgow. *Board day*—Alternate Fridays. John C. Edmiston, M.D., *President*; Thomas Johnston, M.P., P.C., J.P., *Man.*; Charles L. Stoodley, F.F.A., *Sec. & Actuary*; R. T. McCutcheon, F.S.A.A., *Auditor*; Montgomerie, Fleming, Fyfe, McLean & Co., *Solicitors*. *Phone*—Douglas 549.

CLERICAL, MEDICAL AND GENERAL Life Assurance Society.

(See Advt. page x)

Established 1824, the title then being Medical, Clerical & General Life Assur. Soc. About two years later the title was changed to above. This Society became allied with Employers' Liability Assur. Corp'n. in 1920. The life business of the following Companies has been taken over by the Clerical, Medical & General:—Berkshire, Gloucester & Provincial Life and Fire Assur. Co., in 1829; Herts, Cambridge & County Fire & Life Assur. Co., in 1828; Leicestershire Fire & Life Assur. Co., in 1840. The General Reversionary & Investment Co. became allied with the Clerical, Medical & General in 1912. **CAPITAL**—Subscribed, £500,000, in shares of £25 each, £2 10s. paid up, or £50,000. Over 99 per cent. of the capital is held by the Employers' Liability Assur. Corp'n. Year ends 31st Dec.

DIRECTORS—Sir Francis E. J. Smith, *Chairman*; The Rt. Hon. Lord Rockley, P.C., G.B.E., and Sir Percival Horton-Smith Hartley, C.V.O., M.D., *Deputy-Chairmen*; Arthur Digby Besant, F.I.A., Sir George F. Blacker, C.B.E., M.D., F.R.C.S., Sir Joseph G. Brookbank; Sir Gordon Campbell, K.B.E.; Sir Maurice A. Cassidy, K.C.V.O., C.B., M.D.; Hugh D. Flower; William E. Gray; Major Guy M. Kindersley, O.B.E.; Sir Walter R. Lawrence, Bt., G.C.I.E., C.C.V.O., C.B.; The Rt. Hon. the Earl of Lichfield; Sir John B. Lloyd; Sir Courtauld Thomson, K.B.E., C.B.; Sir Cuthbert S. Wallace, Bt., K.C.M.G., C.B., F.R.C.S.

Objects—Life and Annuities. *Board day*—Wednesday. A. H. Rowell, *Gen. Man. and Act.*; B. Smither, *Sec.*; N. L. Carey, *Joint Sec.*; E. F. Phillips, *Asst Sec.*; G. F. Llewellyn, *Asst. Act.*; *Auditors: Elected by the Assured*—E. L. Coles; Lt.-Col. Sir Francis H. Humphrys, G.C.M.G., G.C.V.O. *Elected by the Proprietors*—Sir Robert Armstrong-Jones, C.B.E., D.L., M.D., and The Viscount Knollys, M.B.E., D.F.C., *Professional Auditors*, Turquand, Youngs, McAuliffe & Co.; *Medical Officers*, The Medical Directors; *Solicitors*, Nicholson, Freeland & Shepherd.

HEAD OFFICE—15, St. James's square, London, S.W.1. *Telegrams*—CLERICAL, Piccy, London. *Phone*—Whitehall 1135 (4 lines).

CHIEF OFFICE DISTRICT MANAGERS—L. P. Townsend and R. F. Barley.

CITY OFFICE—8, King William street, E.C.4. E. N. Wanostrocht, *City Man.*; P. Atkinson and L. A. Westcott, *Asst. City Mans.*

Phone—Mansion House 6326.

BRANCH OFFICES—Law Courts: 58, Carey street, W.C.2. A. D. Harrison, *Man.* *Phone*—Holborn 1840.

Birmingham: 84, Colmore row, 3. D. G. Mackay, *Man.* *Telegrams*—CLERICAL. *Phone*—Central 1104.

Brighton: 7, Prudential buildings, North street, 1. K. H. H. Allen, *Man.* *Phone*—4759.

Bristol: 16 and 18, Clare street, 1. J. H. Blackney, *Man.* *Telegrams*—CLERICAL. *Phone*—22925.

Cardiff: 26, Windsor place. J. H. Blackney, *Man.* *Telegrams*—ELLA. *Phone*—5162 & 5163.

Croydon: 110a, George street. C. E. Terrell, *Man.* *Phone*—5551.

Exeter: 31, Southernhay West. J. G. L. Rosser, *Insp.* *Phone*—4531.

Hull: Thornecliffe chambers, Scale lane. N. J. Adamthwaite, *Res. Insp.* *Phone*—Central 15211.

Ipswich: 34, Princes street. G. H. Simpson, *Insp.* *Telegrams*—ELLA. *Phone*—3251.

Leeds: Martins Bank chambers, Park row. C. D. Butler, *Man.*

Telegrams—CLERICAL. *Phone*—23551.

Leicester: 7, Friar lane. C. O'Neill, *Res. Insp.* *Phone*—21561.

Liverpool: "K," Exchange buildings, Exchange street, East, 2.

H. B. N. Goodwin, *Man.* *Telegrams*—ELLA. *Phone*—Central 1439.

Manchester: Ship Canal House, King street, 2. C. J. Long, *Man.*

Telegrams—ASSURANCE. *Phone*—Deansgate 3294.

Continued.

CLERICAL, MEDICAL AND GENERAL Life Assurance Society—continued.

Newcastle-on-Tyne: Standard chambers, Neville street. T. B. Leventhorpe, *Man.*
Telegrams—ELLA. Phone—Central 24384.
 Nottingham: 24, Low pavement. C. L. Westley, *Man.* *Phone—40338 and 40339.*
 Princes St. 14, Winckley square. N. R. Brown, *Insp.*
Phone—5133.
 Southampton: Lloyd's Bank chambers, 18, High street B. Hall, *Man.*
Phone—6030.
 Scotland—Glasgow: 121, St. Vincent street, C.2. D. W. C. Martin, *Man.*
Telegrams—ASSURANCE. Phone—Central 6998.
 Edinburgh: 9, South Charlotte street, 2. D. W. C. Martin, *Man.* *Telegrams—ELLA*
Phone—32185 and 32186.

Clergy Pensions Institution.

(Continued as an Incorporated Company by the Clergy Pensions Measure, 1926.)
 Established 1886. *Object—Annuities. ADDRESS—53, Tufton street, Westminster,*
London. S.W.1. Telegrams—CLERIPENS, Sowest. London. Phone—Abbey 2373-4.
 W. H. Oatley, *A.C.A., Sec.; Fletcher & Son, Auditors.*

Clydesdale Glass Insurance Company, Limited.

Established 1885. *Object—Plate Glass. ADDRESS—13, Hamilton street, Greenock.*
 J. Paterson, *Sec. and Man. Telegrams—PATERSON, Accountant, Greenock. Phone 175.*

Coal and Iron Trades Insurance Company, Limited.

Established 1923. *Objects—All classes except Life and Bond Investment.*
REGISTERED OFFICE—3, Victoria street, Nottingham. Phillip F. Scanlan, Sec.
Phone—2467 Nottingham.
DIRECTORS—E. H. Walpole, Chairman; Geoffrey Marks, C.B.E., F.I.A.; S. A. Scanlan;
D. C. Coates; Phillip F. Scanlan. Peat, Marwick, Mitchell & Co., Auditors.

Colonial Mutual Fire Insurance Company, Limited.

Incorporated in Australia.
 Established 1878. Reconstructed 1910. *Objects—Fire, Marine, Accident, Motor*
Car, Loss of Profits, Employers' Liability, Fidelity Guarantee, Plate Glass and
Burglary. F. Hyde, Gen. Man.
 HEAD OFFICE—405-7, Collins street, Melbourne.
 LONDON OFFICE—Standard Marine Ins. Co., Ltd., 149, Leadenhall street, E.C.3.
Telephone—Avenue 1822/3. F. J. Ward, Asst. London Underwriter.

COLONIAL MUTUAL LIFE Assurance Society, Limited.

(See Advt. page lxvi)

Established 1873. *Objects—Life (Ordinary and Industrial), Group, Personal*
Accident and Sickness. The Hon. Sir Harry Lawson, K.C.M.G., Chairman; Cecil B.
Hearn, A.C.I.S., Gen. Man.; A. H. Johns, A.I.A., Sec.; George A. Beaton, New Bus.
Man. for Overseas Branches; D. Drybrough, M.A., F.F.A., Actuary; A. E. Rowden
White, M.D., B.S., Chief Medical Officer; Moule, Hamilton & Derham; Green.
Dobson & Middleton, Solicitors.

HEAD OFFICE—316, Collins street, Melbourne, C.I.

BRANCH OFFICES—New South Wales: 14, Martin place, Sydney. John Anderson,
Man.

Queensland: 239-91, Queen street, Brisbane. F. H. Ironside, *A.C.I.S., Man.*

South Australia: 45, King William street, Adelaide. A. J. Cross, *Man.*

Victoria: 316, Collins street, Melbourne. J. A. Cahill, *Sec. to Branches.*

Western Australia: St. George's terrace, Perth. J. A. Edwards, *Man.*

South Africa: Adderley street, Cape Town. J. D. Wares, *F.F.A., Act. Man.*

New Zealand: Custom House quay, Wellington. R. B. Ashe, *Man.*

Tasmania: 18-20, Elizabeth street, Hobart; 91, Cameron street, Launceston.

Fiji—Suva: Morris, Hedstrom, Ltd., *Agents.*

HEAD OFFICE for United Kingdom—4, St. Paul's Churchyard, London, E.C.4.
Telegrams—TUMLOC Cent., London. Phone—City 2671 (6 lines). Board day—12.15,
Wednesday. Rt. Hon. Sir Hugh O'Neill, Bt., P.C., M.P., Chairman; George A.
Bentley, Man. for United Kingdom; W. A. Gregg, F.F.A., Asst. Man. & Actuary.

Continued

COLONIAL MUTUAL LIFE Assurance Society, Limited—continued

C. H. Hodgman, *Man. for U.K., Group Dept.*; I. A. Everson, *Chief Insp. for the South of England*; Kemp, Chatteris, Nicholls, Sendell & Co., *Auditors*; Isaac Jones, M.D., M.B., B.S., *Medical Director*; Radcliffes & Co., *Solicitors*.

BRANCH OFFICES—Aberdeen: 41½, Union street. J. R. Wallace, *Sec.*

Belfast: 16, Donegall square south. H. Lydiatt, *Man.*

Birmingham: 22, Newhall street. A. A. Barton, *Dir. Chief Insp. for the Midlands*. W. A. Ford, *Man.*

Bristol: 24, Baktwin street. I. Hughes, *Insp.*

Cardiff: Andrews buildings, 67, Queen street. A. A. Douglas, *Man.*

Edinburgh: 24, York place. M. O'D Kerr, *Man.*

Glasgow: 276, St. Vincent street. A. I. Drysdale, *Chief Insp. for Scotland*; A. E. W. Malcolm, *Man. Scotland Group Dept.*

Leeds: Oxford chambers, Oxford place. J. Hamnett, *Man.*

Liverpool: Queen Insurance buildings, 10, Dale street. A. Maccabe, *Man.*

Manchester: 9, Albert square. H. I. Jones, *Man.*

Newcastle: Prudential buildings, Mosley street. E. Brammer, *Man.* W. L. Holland, *Man., Group Dept.*

Nottingham: Park House, Friar lane. L. R. Rees, *Man.*

Reading: 65, Kidmore road, Caversham. A. J. Isted, *Man.*

Sheffield: Town Hall chambers, 87, Fargate. C. S. Winter-Cooke, *Man.*

Phone—20365.

Swansea: Castle buildings. A. G. M. Dinan, *Insp.*

Weymouth: 23, St. Thomas street. L. C. Orman, *Man.*

Commercial Insurance Company of Ireland, Limited.

Registered 7th April, 1919. This Company became allied with the Yorkshire Ins. Co. in 1922. CAPITAL—Authorised, £500,000, in shares of £1 each. Subscribed, £403,000 of which £100,750, or 5s. per share, has been called up. Year ends 31st Dec.

DIRECTORS—Capt. the Rt. Hon. Herbert Dixon, D.L., O.B.E., M.P., *Chairman*; William Barnett; Thos. R. Burns, F.C.A., J.P.; R. B. Henry, D.L., J.P.; Sir E. C. Herdman, K.B.E., H.M.L.; C. M. O'Kelly; Maynard Sinton, J.P.; Thomas Somerset, J.P., M.P.; J. E. Wellwood, J.P.; J. E. Wilson; J. G. Wilson; R. M. Hamilton.

Objects—All classes except Life. Board days—Second and Fourth Fridays. John B. Hirst, *Gen. Man.*; Robert Bryans, *Sec.*; Ashworth, Rowan & Co., Belfast. *Auditors*; Shean & Dickson, Belfast, *Solicitors*.

HEAD OFFICE—10, Donegall square South, Belfast. Telephone & Telegrams—BELFAST 25241-2-3.

BRANCH OFFICES—Dublin: 3, College green, Londonderry: Foyle street. Cork: 78, South Mall. London: 66/67, Cornhill, E.C.3.

Commercial Insurance Corporation, Limited.

Established 1922. Objects—All classes except Life.

REGISTERED OFFICE—6, New street, Guernsey. Board day—Friday. C. S. Bailhache, *Chairman*; J. H. T. Routley, *Man. & Sec.*; Arthur F. Dodd & Co., c.A., *Auditors*; Chas. H. Wright, *Solicitors*.

Jersey Office: 14, Hill street, Jersey, C.I.

COMMERCIAL UNION Assurance Company, Ltd. (See Advt. front page)

Registered 13th Aug., 1861, and registered as limited 8th August, 1885. The following Companies have been amalgamated with the Commercial Union:—Accident Ins. Co., 1900; Alliance Plate Glass, 1910; Archangel Marine, 1880; Economic Fire (fire business only), 1894; Globe Accident, 1901; Hand-in-Hand, 1905; King (direct business only), 1914; Liverpool Victoria Ins. Corp., 1913; Nottingham & Midland Fire, 1889; Plate Glass of City of London, 1910; Scottish County & Mercantile, 1907; Scottish Reinsurance, 1924; Vehicular & General, 1901; Vulcan Boiler (accident business), 1903; West of England Fire & Life, 1894. The following Companies are allied with the Commercial Union:—Australian Mutual Fire, 1920; British General, 1926; Edinburgh Life, 1919; Home & Foreign Reinsurance, 1924; Imperial Live Stock, 1912; National of Great Britain, 1917; Ocean Accident & Guarantee, 1910; Palatine, 1900; Travellers' Ins. Assoc., 1923; Union Assur. Soc., 1907; West of Scotland, 1924. CAPITAL—Authorised, £3,750,000, divided into £3,540,000 stock and £210,000 in 84,000 unissued shares of £2 10s. each. Dividend for 1935, 40 per cent. less tax (1934 same). Debentures—Union 4 per cent. stock, £467,431; West of Scotland 5 per cent. stock, £429,280; British General 4 per cent. stock, £573,173. Year ends 31st December.

DIRECTORS—Sir Bertram Hornsby, C.B.E., *Chairman*; Herbert Lewis, Esq., *Vice-Chairman*; Robert L. Barclay, Esq., C.B.E.; Harry Tabor Brooks, Esq.; Sir

Continued

COMMERCIAL UNION Assurance Company, Limited—continued.

Jeremiah Colman, Bt.; The Rt. Hon. Viscount Elibank; John F. G. Gilliat, Esq.; J. St. John Graham, Esq.; Sir Austin E. Harris, K.B.E.; The Rt. Hon. Viscount Horne of Slamannan, P.C., G.B.E.; The Rt. Hon. Lord Hunsdon; Major John Leslie, D.S.O., M.C.; Sir Percy W. Newson, Bt.; The Rt. Hon. Lord Portal, M.V.O., D.S.O.; Sir George E. Schuster, K.C.S.I., K.C.M.G., C.B.E., M.C.; Sir Charles David Seligman; The Rt. Hon. Viscount Ullswater, P.C., G.C.B.; Sir James Leigh Wood, K.B.E., C.B., C.M.G.

Objects—Fire, Life, Marine and Accident. *Board day*—2, Tuesday. A. J. Makins, *Gen. Man.*; W. F. Todd, *Asst. Gen. Man.*; A. L. Kennedy, *Underwriter*; H. Brown, F.I.A., *Act.*; S. Townsend, *Acc. Man.*; R. K. Lochhead, F.I.A., *Sec.*; Cooper Brothers & Co., *Auditors*; Sir W. Hale White, M.D., and H. C. Cameron, M.D., *Medical Officers*; Coward, Chance & Co., *Solicitors*.

HEAD OFFICES—24, Cornhill, E.C.3. Marine Department: 37-39, Lime street, E.C.3. *Telegrams*—Cuaco, London. *Phone*—Mansion House 9800. Marine Department: *Telegrams*—Cuacom, London. *Phone*—Monument 1201.

CITY OFFICE—24, Cornhill, E.C.3. F. H. C. Tallack, *Man.*

Phone—Mansion House 9800.

BRANCH OFFICES—London: 26, New Bridge street, E.C.4. A. Jack Brown, *Man.*

Telegrams—BLENKINSOP, Lud, London. *Phone*—Central 5844.

33, St. James's square, S.W.1. L. Thornley, *Man.* *Phone*—Whitehall 3652.

35, Mark lane, E.C.3. E. G. Lumley, *Man.* *Phone*—Mansion House 9209.

227, Holland Park avenue, Shepherd's Bush, W.11. Frank M. Cooper, *Man.*

Phone—Park 7721.

380, Holloway road, N.7. C. A. Gilkins, *Man.* *Phone*—North 3243-4.

72-74, Victoria street, S.W.1. B. H. Essex, *Man.* *Phone*—Victoria 2574-5.

81, High street, Lewisham, S.E.13. C. F. Standing, *Man.*

Phone—Lee Green 3860-1.

61, Wandsworth High street, S.W.18. J. W. Sharman, *Man.*

Phone—Battersea 1146-7.

399-401, High street, Stratford, E.15. S. J. Mountford, *Man.*

Phone—Maryland 4648/9.

Aberdeen: 9, Golden square. George A. Angus, *Man.* *Phone*—970.

Aberystwyth: Sandown, Rheidol road, Penparke. S. E. Foulkes, *Insp.* *Phone*—595.

Armagh: 2, Seven houses, English street. E. H. McAllister, *Insp.* *Phone*—98.

Ashford, Kent: High street. C. A. Moles, *Man.* *Phone*—200 (2 lines).

Ayr: 108, High street. John Waugh, *Man.* *Phone*—3109.

Barnsley: 3, Westminster Bank chambers. G. V. Sheppard, *Man.* *Phone*—818.

Barnstaple: Bridge buildings, The Strand. S. E. Carnell, *Insp.* *Phone*—367.

Barrow-in-Furness: 94, Victoria avenue. H. Falkous, *Insp.* *Phone*—874.

Bath: 15a, Milsom street. *Phone*—5086.

Bedford: 57, High street. A. R. Humberstone, *Man.* *Phone*—2656.

Belfast: 15, Donegall square North. P. B. Sherwood, *Man.* *Phone*—23861.

Birkenhead: 54, Hamilton square. L. F. Heath, *Man.* *Phone*—2013.

Birmingham: 25, Bennett's hill. G. H. A. Workman, *Man.* *Phone*—Midland 4401.

Blackburn: 10, Richmond terrace. C. I. W. Ibbotson, *Man.* *Phone*—6812.

Blackpool: 98, Church street. J. Leslie, *Man.* *Phone*—1874.

Bognor Regis: "Beverley," Glenway, Glenwood estate. L. K. Fuller, *Insp.*

Phone—1414.

Boston: National Provincial Bank chambers, Market place. D. O. Browning, *Man.*

Phone—2369.

Bournemouth: 81, Old Christchurch road. Guy Tanner, *Man.* *Phone*—2287.

Bradford: 10, Piccadilly. W. T. Clark, *Man.* *Phone*—8552 (2 lines).

Brighton: 56, Old Steine. H. M. T. Shellard, *Man.* *Phone*—3605.

Bristol: 24, Clare street. G. F. Dixon, *Man.* *Phone*—23435.

Burnley: 8, Ormerod street. R. W. Walton, *Man.* *Phone*—2248.

Caernarvon: Mardon, Pen-y-Garth. D. Duncan, *Insp.* *Phone*—293.

Cambridge: 75-77, Regent street. L. J. Mann, *Insp.*

Cardiff: 141, Queen street. T. Osmond Jones, *Man.* *Phone*—4666.

Carlisle: 4, The Crescent. W. F. Moralee, *Man.* *Phone*—327.

Chelmsford: "Veylyn," Longston avenue. R. A. J. Goslin, *Phone*—2336.

Chester: City chambers, 11a, Foregate street. Thomas A. Jennings, *Man.*

Phone—330.

Chesterfield: Lloyds Bank chambers, Market place. H. Lomas, *Man.* *Phone*—2971.

Cork: 12a, Marlborough street. T. J. Hanan, *Man.* *Phone*—1292.

Croydon: Midland Bank chambers, 139, North end. L. S. Kingwell, *Man.*

Phone—Croydon 6078-9.

Darlington: 18, Bracken road. G. H. Gregory, *Insp.* *Phone*—3781.

Derby: 49, Queen street. W. Hughes, *Man.* *Phone*—1928.

Doncaster: Williams Deacons Bank chambers, St. Sepulchre gate. Wm. King,

Man. *Phone*—2049.

Dorchester: Midland Bank chambers, 15, Cornhill. H. J. Brush, *Man.* *Phone*—59.

Douglas, I.O.M.: 38, Athol street. H. D. Garrett, *Man.* *Phone*—590.

Continued

COMMERCIAL UNION Assurance Company, Limited.—continued.

- Dublin: 37, College green, C.I. S. G. Loram, *Man.* *Telegrams*—CUACO, Dublin.
Phone—21638-21639.
- Dudley: 200, Wolverhampton street. S. Wright, *Man.* *Phone*—2197.
- Dumfries: British Linen Bank buildings, 88, Irish street. J. M. Gardner, *Man.*
Phone—198.
- Dundee: 12, Victoria chambers. J. W. Melrose, *Man.* *Phone*—5101 and 5102.
- Eastbourne: 162a, Terminus road. C. B. Woodhams, *Man.* *Phone*—632.
- Edinburgh: 55, Hanover street. W. Woodward, *Man.*
Phones—Central 21161 and 21162.
- Exeter: 240, High street. H. J. Finnis, *Man.* *Phone*—4031-2.
- Galashiels: Victoria buildings. F. C. W. *Man.* *Phone*—287.
- Galway: 3, William street. F. McCabe, *Man.* *Phone*—35.
- Gillingham: Gillingham House, East Pier road. H. P. Johnson, *Insp.* *Phone*—5379.
- Glasgow: Commercial Union Assurance building, 145, St. Vincent street, C.2.
 F. McAlister, *Branch Man.* *Phone*—Central 3603.
- Gloucester: 1, Commercial road. A. R. Colwell, *Man.* *Phone*—2472.
- Greenock: 27, Hamilton street. D. B. Aitken, *Man.* *Phone*—1213.
- Grimsby: 67, Cleethorpe road. D. B. Tillotson, *Local Man.* *Phone*—2691.
- Guildford: 79-81, High street. H. W. Phillips, *Man.* *Phone*—240.
- Halifax: Post Office buildings. Arthur S. Jackson, *Man.* *Phone*—2472.
- Hamilton: 110, Cadzow street. J. Gibb Smith, *Man.* *Phone*—478.
- Hanley: Gordon chambers, Cheapside. F. Toft, *Man.* *Phone*—2828.
- Hastings: "Vernor," 8, Park view. E. N. Plummer, *Insp.* *Phone*—3686.
- Haverford west: "Beverley," Crow Hill. C. H. Gibbons, *Insp.* *Phone*—320.
- Huddersfield: St. Peter's street. R. Iredale, *Man.* *Phone*—216.
- Hull: 48, High street. R. R. Blackburn, *Man.* *Phone*—Central 36975.
- Inverness: 67, Church street. W. D. Wilson, *Man.* *Phone*—727.
- Ipswich: Commercial Union buildings, Princes street. C. W. Woodcock, *Man.*
Phone—2457.
- Keith: 108, Land street. J. A. Cook, *Insp.*
- Kettering: 22, Poplars Farm road. S. E. Wright, *Insp.*
- King's Lynn: Bank buildings, Tuesday Market place. G. E. Borrett, *Insp.*
Phone—2152.
- Kingussie: Ardchoile. A. M. Wolfenden, *Insp.*
- Kirkcaldy: National Bank of Scotland building, 191, High street. J. M. McKinlay,
Man. *Phone*—2614.
- Leeds: Hand-in-Hand building, 14, Park row. H. C. Grenfell, *Man.*
Phone—28556 (4 lines).
- Leicester: Commercial Union buildings, High street. A. M. Measures, *Man.*
Phone—21276 and 21277.
- Limerick: 93, O'Connell street. J. S. Gibson, *Man.* *Phone*—411.
- Liverpool: F, Exchange buildings. H. Nichols Morris, *Man.* *Phone*—5430 Central.
- Llandudno: 48, Mostyn street. G. E. Shipp, *Insp.* *Phone*—6229.
- Londonderry: 9, Castle street. Stanley W. Toms, *Man.* *Phone*—2337.
- Manchester: 32, Brown street. T. B. Sherwood, *Man. & Underwriter.*
Phone—Blackfriars 8677.
- Margate: 11, Wyndham avenue, Cliftonville. F. G. Wenham, *Insp.* *Phone*—1554.
- Middlesbrough: 20, Albert road. R. J. Hedley, *Insp.* *Phone*—3358.
- Newark: 25, Market place. J. D. Crosbie, *Insp.* *Phone*—638.
- Newcastle-on-Tyne: Commercial Union buildings, Pilgrim street. Christopher
 Scott, *Man.* *Phone*—24311 (2 lines).
- Northampton: 10 and 11, Mercers row. Bernard M. Molony, *Man.* *Phone*—320.
- Norwich: Prince of Wales road. D. P. Fagan, *Man.* *Phone*—226.
- Nottingham: Commercial Union buildings, Cheapside. Guy C. Chapman, *Man.*
Phone—45684 (2 lines).
- Oswestry: "Melverley," Gobowen. E. F. Roberts, *Insp.* *Phone*—47 Gobowen.
- Oxford: 15, St. Giles. M. F. Hook, *Res. Insp.* *Phone*—4399.
- Perth: 8, St. John's place. William N. W. Dewar, *Man.* *Phone*—758.
- Peterborough: Arcade chambers. B. T. Birnie, *Insp.*
- Plymouth: Whimble street. H. B. Dibben, *Man.* *Phone*—5986.
- Portsmouth: 3, Pearl buildings, Commercial road. S. W. Scudamore, *Man.*
Phone—2723.
- Preston: 100, Fishergate. G. W. Harrison, *Man.* *Phone*—4126.
- Reading: Somerset house, Blagrove street. C. J. Lund, *Man.* *Phone*—2712.
- Rhyl: 2, Russell road. J. S. McAllester, *Insp.* *Phone*—381.
- Salisbury: 49, Canal. R. T. Field, *Insp.* *Phone*—2850.
- Scarborough: Westminster Bank chambers, St. Nicholas street. E. Firth, *Insp.*
Phone—1415.
- Sheffield: 2 & 3, East Parade. E. Hannath, *Man.* *Phone*—22152 (2 lines).
- Shrewsbury: Barker's chambers, Barker street. L. F. Edwards, *Man.*
Phone—Central 2512.
- Southampton: 17, Above Bar. H. B. Gambell, *Man.* *Phone*—2415.

Continued.

COMMERCIAL UNION Assurance Company, Limited—continued.

- Southend-on-Sea : 6, Warrior square. W. R. S. Butcher, *Insp.* Phone—Marine 6234.
 Stockport : 87, Wellington road south. F. C. Russel, *Insp.* Phone—4302.
 Swansea : Commercial Union chambers, Northampton place. J. T. Grieve, *Man.*
 Phone—5204.
 Swindon : 5, Bath road. J. S. Phillips, *Insp.* Phone—441.
 Taunton : Midland Bank chambers, 48, North street. H. L. Randall, *Man.*
 Phone—2131.
 Torquay : 5, Fleet street, L. E. Kernick, *Insp.* Phone—4123.
 Truro : Barclays Bank chambers. S. J. Styles, *Insp.* Phone—298.
 Tunbridge Wells : 8, Camden avenue, Pembury. H. F. Winters, *Man.*
 Phone—Pembury 191.
 Wakefield : Victoria chambers, Wood street. F. E. Astington, *Man.* Phone—2966.
 Watford : Safety house, 8a, High street. A. R. Reynolds, *Man.* Phone—5465.
 West Bromwich : 286, High street. L. W. Palmer, *Man.* Phone—0180.
 Weston-super-Mare : 24, Selbourne road. G. Milton, *Phone*—104.
 Whitechurch, Shropshire : 29, St. Mary street. W. D. Jones, *Insp.* Phone—163.
 Wolverhampton : 57, Victoria street. W. H. S. Kenwright, *Man.* Phone—22518.
 Worcester : 38, Foregate street. R. H. Deacon, *Insp.* Phone—1950.
 Worthing : 74, Chapel road. C. E. Mottram, *Man.* Phone—1409.
 Yeovil : 35, The Avenue. K. G. Hook, *Phone*—524.
 York : Leopard arcade, Coney street. F. Dyson, *Insp.* Phone—3816.
 Asia—Bombay : 9, Wallace street, Fort. H. F. Stackard, *Man.*
 Telegrams—Cuaco, Bombay.
 Calcutta : 32, Dalhousie square. H. C. A. Hunter, *Man. and Undtr.*
 Telegrams—Cuaco, Calcutta.
 Hong Kong : Queen's building, P.O. Box 318. R. L. S. Webb, *Man.*
 Telegrams—Cuaco, Hong Kong.
 Ipoh : Hong Kong Bank chambers. R. V. Welch, *Man.*
 Japan : 72, Yamashitacho, Naka-ku, Yokohama. J. A. Dixon, *Man.*
 Telegrams—Cuaco, Yokohama.
 Madras : 169, Popham's Broadway. C. N. Reed, *Man.*
 Telegrams—Cuaco, Madras.
 Shanghai : Union building, 17, Canton road. P.O. Box 309. E. Lester Arnold,
Man. Telegrams—Cuaco, Shanghai.
 Singapore : Telegraph street and Robinson road. A. C. Potts, *Man.*
 Telegrams—Cuaco, Singapore.
 Australia—Melbourne : Commercial Union buildings, 413, Collins street. Alan H.
 Russell, *Man. for Australia.* Telegrams—CONOF, Melbourne.
 Adelaide : 117, King William street. A. V. Le Page, *Man.* Elder, Smith & Co.,
 Ltd., *Managing Agents and Attorneys.* Telegrams—Cuaco, Adelaide.
 Brisbane : Commercial Union chambers, Eagle street. A. E. Barber, *Man.*
 Hobart : 119, Collins street. H. L. Taylor, *Man.*
 Launceston : 73, St. John street. K. G. Roxburgh, *Agent.*
 Perth : 64, St. George's terrace. L. K. McDonald, *Man.*
 Telegrams—Cuaco, Perth.
 Sydney : Pitt and Hunter street. E. A. Finlay, *Man.*
 Telegrams—Cuaco, Sydney.
 Canada—Montreal : Commercial Union buildings, 388, St. James' street, West.
 J. Holroyde, *Man.* Telegrams—Cuaco, Montreal.
 Toronto : 49, Wellington street East. G. R. Hargraff & Co., *Gen. Agents.*
 Telegrams—Cuaco, Toronto.
 Vancouver, B.C. : 626, Pender street West. J. Anderson, *Man.*
 Telegrams—Cuaco, Vancouver.
 Winnipeg : Paris building, Portage avenue. Norman J. Black, *Man.*
 Telegrams—Cuaco, Winnipeg.
 Europe—Barcelona : Rambla de San José, 37, Pral. R. W. Gardiner, *Man.*
 Telegrams—Cuaco, Barcelona.
 Paris : 8, Rue Edouard VII. William Haine, *Man.*
 Telegrams—COMASUNION, Paris.
 Budapest : Balvány utca 8. Ludwig Fruchter, *Rep.*
 Telegraphic Address—"Elemi, Budapest."
 Copenhagen : Christian IX's Gade No. 1. A. H. F. Ferdinandsen, *Man.*
 Telegraphic Address—ASSURANCE, Copenhagen.
 Frankfurt : Taunus, Anlage 10. G. Stelzner, *Man.*
 Telegrams—CUACOVERS, Frankfurtmain.
 Milan : Via Manzoni 17. Gastone Levi, *Man.* Telegrams—COUNION, Milan.
 Zagreb : Draskoviceva ul. 20. Dragotin Kneif, *Branch Man.*
 Telegraphic Address—Cuaco, Zagreb.
 New Zealand—Wellington : 93-107, Featherston street, C.I. Walter R. Saunders,
Man. for New Zealand. Telegrams—Cuaco, Wellington.
 Auckland : Grey buildings, Cr. Chancery street and Court house lane, C.I.
 C. H. Wyatt, *Man.*

Continued.

COMMERCIAL UNION Assurance Company, Limited—continued.

Christchurch : 153, Hereford street. Frank Graham & Son, *Man.*
 Dunedin : Cr. Crawford and Water streets. S. E. T. Crimp, *Man.*
 Africa—Cape Town : Commercial Union buildings, 88-90, St. George street. W. V. Evans, *Gen. Man. for South Africa. Telegrams—CUACO, Capetown. F. Arnold, Man. for Cape Town.*
 Durban : Stability buildings, Smith street. D. O. Evans, *Man. Telegrams—CUACO, Durban.*
 Johannesburg : S. J. Brown, *Man. Telegrams—CUACO, Johannesburg.*
 Port Elizabeth : 19, Market street. E. Carless, *Man. Telegrams—CUACO, Port Elizabeth.*
 Nairobi : Princes house, Government road. J. M. Peveler, *Man. Telegrams—CUACO, Nairobi.*
 South America : Buenos Aires : Bartolome Mitre 335. G. N. Andrews, *Man. Telegrams—CUACO, Buenos Aires.*
 United States—New York : 1, Park avenue. F. W. Koeckert, *United States Man. Telegrams—CUACO, New York.*
 Marine Branch : 123, William street. W. Betteridge, *Underwriter.*
 Atlanta : 10, Pryor street building. Dowdell Brown, *Man.*
 San Francisco, Cal. : Commercial Union building, 315, Montgomery street. J. C. Bunyan, *Man. Telegrams—CUACO, San Francisco.*

Comprehensive Insurance Association, Limited.

(All policies signed by Lloyd's Underwriters.)

Established 1923. *Objects*—Comprehensive Policies for Hotels, Licensed Victuallers and General Shopkeepers, covering Fire, Loss of Profits by Fire, Burglary, Workmen's Compensation, Public Liability, Plate Glass, etc., etc.

DIRECTORS—Douglas Craig, M.D.; R. Gilbert Jones; B. Elkins Kemp. *Auditors*, James Worley & Sons, *Chartered Accountants.*

ADDRESS—50 and 51, Lime street, London, E.C.3. *Telegrams—KEMCOINSUR, Stock, London. Phone—Mansion House 8644.*

CONFEDERATION LIFE Association.

(See Advt. page lxvii)

Established 1871. *Objects*—Life, Annuities, Sinking Funds, Group Pension Plans, Group Life Assurance, Group Accidental Death, &c.

HEAD OFFICE—Toronto, Canada. C. S. Macdonald, *President.*

CHIEF OFFICE for Great Britain and Ireland—Bush House, Aldwych, London, W.C.2. *Telegrams—ICTA, Bush, London. Phone—Temple Bar 1966 (5 lines).*
 N. Wallis Street, *Man. for Great Britain and Ireland*; F. Varney, *Sec.*; R. E. White, *F.I.A.; Act.*; J. R. M. Collie, *M.D., C.M., M.R.C.S., L.R.C.P., Medical Officer.*

BRANCH OFFICES—London : City and Law Courts—Candlewick House, 116-126, Cannon street, E.C.4.

West End : Piccadilly House, 33-37, Regent street, S.W.1.

North London : Station chambers, Highgate Tube Station, N.19.

South London and Surrey : Terminal House, 52, Grosvenor gardens, Victoria, S.W.1.

East London : Bush House, Aldwych, W.C.2.

Berkshire and Oxfordshire : Town Hall chambers, 9, Blagrove street, Reading.

Birmingham : 21, Bennett's Hill.

Essex and West Suffolk : 33, Victoria avenue, Southend-on-Sea

Hants and Dorset : 32, Above Bar, Southampton.

Leeds : 1, Albion street.

Liverpool : India buildings, Brunswick street.

Manchester : 2, Mosley street.

Norfolk & East Suffolk : London House, London street, Norwich.

Northern Counties : 10-12, Pilgrim street, Newcastle-on-Tyne. 1.

Nottingham : 2, Lister Gate.

Sheffield : 22, High street.

Sussex and Kent : 35, Ship street, Brighton, 1.

West of England : 54, Baldwin street, Bristol.

Scotland : 154, St. Vincent street, Glasgow, C.2.

Congregational Insurance Company, Limited.

Registered 7th Oct., 1891, as the Congregational Fire Ins. Co., Ltd. In 1908 the name was changed to above. *CAPITAL*—Authorised, £20,000, in shares of £5 each. Issued, 4,000 shares. Paid up, £2,000 (10s. per share). Dividend for 1937, 6 per cent., tax free. (1936 same.) Year ends 15th July.

DIRECTORS—Ernest Woodhead, M.A., *Chairman*; Dr. A. G. Sleep, *Vice-Chairman*; Rev. S. M. Berry, M.A., D.D.; J. B. Gotts, M.B.E., O.B.E.; Rev. T. T. James, M.A.; Joseph King, M.A.; Rev. J. P. Perkins; F. N. Tribe, J.P.; Rev. J. D. Jones, M.A., D.D., CH.; A. Watson, J.P.

Continued

Congregational Insurance Company, Limited—continued.

Objects—Fire, Burglary, Workmen's Compensation, Third Party, Boiler, Consequential Loss.

HEAD OFFICE—21, Apsley crescent, Bradford. *Phone*—Bradford 2930 (2 lines)
Wm. Jas. Antliff, *Sec.*; Hooper Bros. & Watson, C.A., *Auditors*.

BRANCH OFFICE—Memorial Hall, Farringdon street, London, E.C.4.
Phone—Central 4597.

CONTINENTAL Assurance Company OF LONDON (See Advt. page lxvii)

Registered 18th August, 1937. *Objects*—Reinsurance. CAPITAL—£60,000 in 120,000 shares of 10s. each, all subscribed and paid up.

DIRECTORS—T. Lawrence Forbes; Ghislain de Lavallée; Giovanni Pagnamenta.
ADDRESS—Stafford House, 14-20, King William street, London, E.C.4. C. V. Hansen, *Man. & Sec.* *Telegrams*—TALENTASCO, Cannon, London. *Phone*—Mansion House 4954.

Paris: 29, Rue de Châteaudun.

CONTINGENCY Insurance Company, Limited (See Advt. page xii)

Registered 24th May, 1918. CAPITAL—Authorised, £160,000 divided into 60,000 5 per cent. Non-Cumulative Preference shares of £1 each, and 100,000 Ordinary shares of £1 each. 60,000 Preference shares have been issued and are fully paid, and 70,000 Ordinary shares have been issued and are 10s. paid.

DIRECTORS—Albert T. Shead, *Chairman*; Robert Gray; Cyril W. Rimmer.

Objects—Fire and all classes Accident.

REGISTERED OFFICE—59-60, Gracechurch street, London, E.C.3. G. H. Peters, *Sec.*
Telegrams—INSURACON, Bilgate, London. *Phone*—Mansion House 9508-9 and 9500.

Contractors' Alliance Insurance Company, Limited.

Established 1898. *Object*—Employers' Liability.

ADDRESS—Bush lane chambers, 26-27, Bush lane, Cannon street, London, E.C.4.
Norman Bell, F.C.A., *Sec.* *Phone*—Mansion House 6961.

Co-operative Insurance Company of Australia, Limited.

Established 1918. *Objects*—Fire, Accident, Marine, Employers' Liability, Workmen's Compensation, Plate Glass, Personal Accident, Third Party, Public Risk, Fidelity Guarantee, Loss of Profits, Livestock, Hailstorm. R. N. Scott, *Chairman*;
W. Charles Moyle, *Gen. Man.*; R. S. King, *Sec.*

HEAD OFFICE—523-34, Collins street, Melbourne.

BRANCH OFFICES—South Australia: 36, Franklin street, Adelaide.

P. E. Truman Wyly, *Man.*

New South Wales: 14, Loftus street, Sydney. H. Newton King, *Man.*

Queensland: 109, Eagle street. A Campbell, *Man.*

LONDON OFFICE—The Overseas Farmers Co-operative Federations, Ltd.,

Plantation House, E.C.3. *Phone*—Mansion House 0421.

CO-OPERATIVE Insurance Society, Limited. (See Advt. page xiii)

(The Joint Insurance department of the C.W.S. and the S.C.W.S.)

Registered 29th August, 1867. CAPITAL—Issued, £105,000 in shares of £1 each
Paid-up, £26,250 (5s. per share). Dividend for 1937, 5 per cent., not taxable.
(1936, same.) Year ends 31st Dec.

Note.—Dividend on share capital is limited to £5 per cent. per annum. Share capital may be increased from time to time. "Authorised capital" is a term applicable to the capital of a company registered under the Companies Act—it does not apply to C.I.S.

COMMITTEE—A. Judd, *Chairman*; A. Davies; A. Pickup; G. A. Ramsay; G. Riddle; T. Smailes; J. W. Sutton; D. Cameron; J. M. Davidson; A. A. Johnston.

Objects—Life (Ordinary and Industrial), Annuities, House Purchase, Workmen's Compensation, Motor Vehicles, Third Party, Engineering, Accident, Live Stock, Plate Glass, Fidelity Guarantee, Burglary, Fire and Consequential Loss. *Board Day*—Alternate Tuesdays. R. F. Lancaster, *Sec.*; J. P. Jones, *Gen. Man.*; J. Darroch, *Asst. Gen. Man.*; B. Holgate, F.I.A., *Act.*; A. Robinson, F.I.A.C., *Accountant*; J. Simpson, *Agency Man.*; F. Street, *Fire Man.*; H. Brooks, *Accdt. Man.*; W. Hesford, *Motor Man.*; N. H. Cooper, W. Bentley, John B. Smith, F. C. Loughborough, J. Sneddon, *Auditors*; Vernon Smith, M.D., *Medical Officer*; Stuart Richardson, LL.B. (LON.), *Solicitor*.

CHIEF OFFICE—109, Corporation street, Manchester, 4.

Telegrams—COLLECTIVE, Manchester. *Phone*—Blackfriars 3411 (14 lines).

LONDON OFFICE—42, Kingsway, W.C.2. H. Evans, *Man.* *Phone*—Holborn 8373-6.

BRANCH OFFICES—

Belfast: Riddels buildings, Donegall place. H. White, *Man.* *Phone*—20041-2.

Birmingham: Civic House, Great Charles street, Birmingham, 3. W. F. Strong, *Man.* *Phone*—Central 8141-2-3.

Continued.

CO-OPERATIVE Insurance Society, Limited.—*continued*

Bristol: Co-operative chambers, Prince street, Bristol. 1. V. Fryer, *Man.*

Phone—20156-7.

Cardiff: 114-116, St. Mary street, Cardiff. W. Silvey, *Man.* *Phone*—7640-1.
Box No. 70.

Edinburgh: 26, York place, Edinburgh. 1. R. J. Scott, *Man.* *Phone*—20188-9.

Glasgow: 105, West George street, Glasgow, C.2. J. McMaster, *Man.*

Phone—Central 3311-3.

Leeds: Bardon chambers, Infirmary street, Leeds. 1. H. Mathieson, *Man.*

Phone—31166-9.

Liverpool: 1, Victoria street, Liverpool. 2. F. D. Rugen, *Man.*

Phone—Bank 5845-7.

London: 42, Kingsway, London, W.C.2. H. Evans, *Man.* *Phone*—Holborn 8373-6.

Newcastle-on-Tyne: Carlisle house, New market street, Newcastle-on-Tyne 1.

W. Hutchinson, *Man.* *Phone*—20986-7.

Nottingham: 19, Long row, Nottingham. G. C. Marshall, *Man.* *Phone*—41575-6.

Plymouth: Plymouth chambers. G. Turner, *Man.* *Phone*—4780.

Southampton: Forum buildings, Civic Centre road, Southampton. A. J. Leary, *Man.* *Phone*—6461-2.

DISTRICT OFFICES—

Aberdare: Taff chambers, Station street. M. G. Roberts, *Man.* *Phone*—238.

Aberdeen: 139, Union street. E. S. Grieg, *Man.* *Phone*—2527.

Accrington: 117, Blackburn road. R. L. Oliver, *Man.* *Phone*—2990.

Altrincham: Midland Bank chambers, Moss lane. H. F. Moore, *Man.* *Phone*—1975.

Ashford: 24, Bank street, Ashford, Kent. J. Grove, *Man.* *Phone*—147.

Ashington: 125, Station road. T. Carrick, *Man.* *Phone*—17.

Ashton: Delamere place, Chester square. G. T. Wells, *Man.* *Phone*—1153.

Aylesbury: Brooke house, Market square. F. C. R. Clarke, *Man.* *Phone*—339.

Ayr: 2, Academy street. M. Forsyth, *Man.* *Phone*—3128.

Bangor: Cathedral buildings, High street. H. Ellis, *Man.* *Phone*—341.

Barnsley: Chronicle buildings, Peel square. J. Railston, *Man.* *Phone*—507.

Barrow: 119, Duke street, Barrow-in-Furness. J. T. Cunningham, *Man.*
Phone—113.

Basingstoke: 37a, Winchester street. J. A. Trayler, *Man.* *Phone*—225.

Bath: 6, Terrace Walk. W. H. Montague, *Man.* *Phone*—4558.

Bathgate: 27, George street. T. Tierney, *Man.* *Phone*—132.

Battersea: 49, Lavender Hill, London, S.W.11. W. Okines, *Man.*

Phone—Battersea 4517.

Bedford: Ardor house, High street. H. Wheatley, *Man.* *Phone*—3076.

Belfast: 38a, Ann street. T. W. Branagan, *Man.* *Phone*—26966.

Birkenhead: 5, Grange road West. G. R. Douglas, *Man.* *Phone*—2442

Birmingham, E.: 123, High street, Bordesley. J. E. McLean, *Man.*

Phone—Victoria 1363.

Birmingham, S.: 24, Pershore road South. King's Norton. A. G. Mountford, *Man.*

Phone—King's Norton 1092.

Birmingham, W.: 43, Great Hampton street. 18. S. Cohen, *Man.*

Phone—Northern 0999.

Birmingham, N.: 42-44, High street, Erdington. F. W. Cheshire, *Man.*

Phone—Erdington 1365.

Blackburn: 40b, Preston New road. F. Alston, *Man.* *Phone*—4230.

Blackpool: 20c, Queen street. D. C. Warren, *Man.* *Phone*—2199.

Bolton: 8, Knowsley street. J. Bateson, *Man.* *Phone*—2584.

Boston: 55-56, Market place. T. Kime, *Man.* *Phone*—2847.

Bournemouth: Waterloo chambers, Fir Vale road. F. J. Hall, *Man.* *Phone*—1593.

Bradford: Midland Bank chambers, Market street. G. W. Pallin, *Man.*

Phone—5897.

Brighton: 113, Queen's road. M. Carnochan, *Man.* *Phone*—3417.

Bristol, North: 40, Queen's road. J. J. Milton, *Man.* *Phone*—25709.

Bristol South: West India house, Baldwin street. P. Raymond, *Man.*

Phone—23809.

Burnley: 47, St. James's street. W. McGrail, *Man.* *Phone*—3928.

Burslem: Overhouse chambers, Wedgewood place. J. D. Pointon, *Man.*

Phone—Stoke 7880.

Burton-on-Trent: 113, Station street. J. Williams, *Man.* *Phone*—2683.

Bury: 4, Bolton, street. E. Partington, *Man.* *Phone*—1016.

Buxton: 3a, The Quadrant. R. V. Crowther, *Man.* *Phone*—368.

Canterwell: 89-91, High street, Lewisham, S.E.13. L. C. Cottee, *Man.*

Phone—Lee Green 2961.

Cambridge: Sidney house, Sussex street. C. F. Humphries, *Man.* *Phone*—2309

Canterbury: 22, St. George's street. S. H. Hopton, *Man.* *Phone*—2811.

Cardiff: Westgate house, Westgate street. T. H. Parry, *Man.* *Phone*—6981.

Carlisle: 5, Warwick road. R. Dean, *Man.* *Phone*—596.

Chester: 12, Upper Northgate street. R. Matthewson, *Man.* *Phone*—1537.

Continued.

CO-OPERATIVE Insurance Society, Limited.—*continued*

- Chesterfield: 9, High street. R. J. Smith, *Man.* Phone—2613.
 Clydebank: 18, Kilbowie road. T. Macintyre, *Man.* Phone—298.
 Coatbridge: 5, Academy street. T. Wilkie, *Man.* Phone—216.
 Colchester: 53, Head street. M. Pye, *Man.* Phone—3388.
 Colwyn Bay: Provincial buildings, Abergele rd. W. Howard, *Man.* Phone—2750.
 Cornwall, South: 21, King street, Truro. F. Richards, *Man.* Phone—Truro 299.
 Coventry: Midland Bank chambers, Little Park street. J. S. Wilkie, *Man.* Phone—2203.
 Crewe: 9-11, Market street. J. Butterworth, *Man.* Phone—2318.
 Croydon: 24, Addiscombe road, East Croydon. A. Wood, *Man.* Phone—0054.
 Darlington: 25, High row. E. Roberts, *Man.* Phone—2372.
 Derby: Abbots Hill chambers, 44-46, Babington lane. W. Stokes, *Man.* Phone—1273.
 Doncaster: Lancaster house, St. Sepulchre Gate. H. Burton, *Man.* Phone—2925.
 Dumfries: 120a, High street. D. H. McGill, *Man.* Phone—599.
 Dundee: 7, King street. W. E. L. Taylor, *Man.* Phone—4322.
 Dunfermline: 3, Randolph street. J. Mathewson, *Man.* Phone—725.
 Ealing: 162, Uxbridge road, West Ealing, W.13. S. Howkins, *Man.* Phone—3236.
 Eastbourne: 160, Terminus road. H. C. W. Smith, *Man.* Phone—1368.
 Edinburgh East: 19, Crichton place, Pilrig, 7. A. Fram, *Man.* Phone—Leith 35997.
 Edinburgh West: 9, Manor place, Edinburgh, 3. J. Russell, *Man.* Phone—22776.
 Enfield: 8, Southbury road. E. C. Poll, *Man.* Phone—3138.
 Exeter: 18, Bridge street. A. J. Harris, *Man.* Phone—2895.
 Finchley: 883, High road, N.12. W. A. Thiel, *Man.* Phone—Hillside 2678.
 Fulham: 91-93, King street, Hammersmith, W.6. H. Unwin, *Man.* Phone—Riverside 2332.
 Galashiels: 29, Channel street, Galashiels, Co. Selkirk. D. Kelly, *Man.* Phone—377.
 Gateshead: 86, High West street. W. Pattison, *Man.* Phone—71639.
 Gillingham: 45a-47, Balmoral road. T. E. Thiel, *Man.* Phone—5784.
 Glasgow East: 354a, Duke street, Glasgow, E.1. E. C. Binnie, *Man.* Phone—Bridgeton 893.
 Glasgow North: 112, St. George's road, Glasgow, C.3. D. McPhun, *Man.* Phone—Douglas 1018.
 Glasgow South: 455, Paisley road, Glasgow, C.5. J. J. Main, *Man.* Phone—South 1422.
 Gloucester: 29, Northgate street. J. M. Dallas, *Man.* Phone—2558.
 Greenock: 42, High street. J. K. Skerret, *Man.* Phone—1373.
 Grimsby: 74, Garibaldi street. A. Reavill, *Man.* Phone—2087.
 Guildford: Ward street. S. J. Baker, *Man.* Phone—1329.
 Hackney: 20, Amhurst road, Hackney, E.8. A. E. Watkins, *Man.* Phone—Amhurst 2779.
 Halifax: 11, Wards End. D. Jones, *Man.* Phone—4372.
 Hamilton: Muirbrow chambers, Cadzow street. W. A. Miskinmon, *Man.* Phone—127.
 Harrogate: 11, Albert street. T. H. Nixon, *Man.* Phone—4244.
 Haverfordwest: 7, Bridge street. J. Edwards, *Man.* Phone—186.
 Hereford: 8 and 9, Wilson's chambers, Commercial street. W. H. Buckingham, *Man.* Phone—2772.
 Holloway: 490-492, Holloway road, London, N.7. W. W. Eastman, *Man.* Phone—Archway 1455.
 Hucknall: Byron buildings, Ogle street. W. Chaplin, *Man.* Phone—217.
 Huddersfield: 3, Cloth Hall street. F. E. Woodhall, *Man.* Phone—2068.
 Hull: Albion house, 2, Albion street. A. Peel, *Man.* Phone—Central 35358.
 Hyde: Martin's Bank chambers, Milk street. S. L. Ryder, *Man.* Phone—35.
 Inverness: 102, Church street. J. M. Black, *Man.* Phone—725.
 Ipswich: Croydon's chambers, 54, Tavern street. C. W. Thurlow, *Man.* Phone—2510.
 Isle of Man: Victory house, Prospect hill, Douglas, I.O.M. J. P. Hamer, *Man.* Phone—915.
 Isle of Wight: 186, High street, Ryde. T. Spate, *Man.* Phone—Ryde 2484.
 Keighley: National Provincial Bank buildings, Scott street. J. Howarth, *Man.* Phone—2921.
 Kettering: 46, High street. G. D. Howard, *Man.* Phone—2106.
 Kidderminster: Commercial buildings, Oxford street. D. Watkinson, *Man.* Phone—184.
 Kilmarnock: 37-39, Portland street. H. T. Butchart, *Man.* Phone—374.
 King's Lynn: Warton house, Tuesday Market. G. C. Mallet, *Man.* Phone—2655.
 Kingston: 30, Fife road, Kingston-on-Thames. H. A. Ruff, *Man.* Phone—3973.
 Lancaster: 43 and 45, Church street. A. Sixsmith, *Man.* Phone—336.
 Leamington: 7, Euston place. H. Beardmore, *Man.* Phone—357.

Continued

CO-OPERATIVE Insurance Society, Limited.—continued

- Leeds North: Planet house, 105, Roundhay road. F. H. Gath, *Man.*
Phone—Chapelton 41865.
 Leeds South: 2, Alfred street. L. Suthers, *Man.* *Phone*—21279.
 Leicester: Co-op. chambers, Carts lane. L. T. Matthews, *Man.* *Phone*—58571.
 Lincoln: Palfrey chambers, Silver street. F. V. Norval, *Man.* *Phone*—924.
 Liverpool Central: 101-3, Bold street. Liverpool 19. J. Garry, *Man.* *Phone*—
Royal 679.
 Liverpool North: 189, Stanley road, Bootle. S. J. Warren, *Man.* *Phone*—Bootle 746.
 Liverpool South: 1, Stratford road, Aigburth. E. Chambers, *Man.*
Phone—Garston 1136.
 Llanelly: 76, Stepney street. T. Davies, *Man.* *Phone*—601.
 Long Eaton: The Arcade, Market place. E. Worthington, *Man.* *Phone*—206.
 Luton: 85-87, George street. R. J. R. Fuller, *Man.* *Phone*—1164.
 Macclesfield: Castle street. E. H. Seddon, *Man.* *Phone*—2460.
 Manchester North: 147, Oldham road, Miles Platting, Manchester, 10. A. Hitchon,
Man. *Phone*—Collyhurst 1149.
 Manchester South: 243, Stockport road, Manchester, 13. J. McMahon, *Man.*
Phone—Ardwick 1908.
 Mansfield: Market street. C. A. Newing, *Man.* *Phone*—713.
 Middlesbrough: 55-57, Borough road. T. P. Trafford, *Man.* *Phone*—3537.
 Motherwell: 32, Brandon street. G. Benzie, *Man.* *Phone*—216.
 Newcastle-on-Tyne: 44-46, Newgate street. F. Shaw, *Man.* *Phone*—28168.
 Newport: 169, Dock street. T. Ball, *Man.* *Phone*—3052.
 Newtown: 18, Market street, Newtown, Montgomeryshire. E. P. Windsor, *Man.*
Phone—74.
 Northampton: 5, Wood street. A. S. Gurnham, *Man.* *Phone*—1481.
 Norwich: 16, Rampant Horse street. H. E. Witard, *Man.* *Phone*—1743.
 Nottingham: 21, Victoria street. F. J. Shearn, *Man.* *Phone*—43832.
 Nuneaton: Central buildings, Newdegate street. B. G. Shearn, *Man.* *Phone*—298.
 Oldham: Priory buildings, Union street. E. Pollard, *Man.* *Phone*—Main 2701.
 Oxford: Marygold house, Carfax. A. W. Randall, *Man.* *Phone*—3502.
 Paddington: 60 and 62, High street, Harlesden, N.W.10, Middlesex. G. J. Guy,
Man. *Phone*—Willesden 0540.
 Paisley: 14, High street. A. A. Hepburn, *Man.* *Phone*—3679.
 Perth: 52, Tay street. A. G. Cairns, *Man.* *Phone*—959.
 Peterborough: The Arcade, Westgate. C. L. Clay, *Man.* *Phone*—2344.
 Plymouth: Plymouth chambers, Drake Circus. J. W. Towler, *Man.* *Phone*—5518.
 Pontefract: Market place. W. Brown, *Man.* *Phone*—102.
 Pontypridd: 4, Market square chambers, Church street. C. E. Baker, *Man.*
Phone—2332.
 Portsmouth: Bank chambers, 57, Palmerston road, Southsea. G. E. Glyde, *Man.*
Phone—4035.
 Port Talbot: Royal buildings, Talbot road. E. J. Evans, *Man.* *Phone*—30.
 Preston: 8, Guildhall street. J. J. Sims, *Man.* *Phone*—4750.
 Reading: 32-3, Somerset house, Blagrove st. W. C. Palmer, *Man.* *Phone*—3700.
 Retford: 70, Carolgate. D. S. Olley, *Man.* *Phone*—262.
 Ripley: Market place. F. W. B. Seaton, *Man.* *Phone*—122.
 Rochdale: Newgate and Lord street. W. Harpley, *Man.* *Phone*—3670.
 Romford: National Provincial Bank chambers, South street. H. J. Fisher, *Man.*
Phone—2056.
 Rotherham: Imperial buildings, High street. R. Sutherland, *Man.* *Phone*—725.
 Rugby: Central chambers, 5x, Market place. A. Corbett, *Man.* *Phone*—2316.
 Salford: 1, Bexley square, Chapel street, Salford, 3. W. Howarth, *Man.*
Phone—Blackfriars 1847.
 Salisbury: 44, Blue Boar row. E. H. Lloyd, *Man.* *Phone* 2714.
 Scarborough: Halifax chambers, 32, St. Nicholas street. W. C. Binns, *Man.*
Phone—1351.
 Scunthorpe: 172-174, High street. W. E. Ingram, *Man.* *Phone*—481.
 Seaham Harbour: 4, Vane terrace. E. Ridley, *Man.* *Phone*—2353.
 Sheffield South: 55, Queen street. M. Hirst, *Man.* *Phone*—Central 21553.
 Sheffield North: Owlter lane, Firvale, Sheffield. A. Finnigan, *Man.*
Phone—Attercliffe 41658.
 Shrewsbury: Central chambers, 15, Pride hill. G. Williams, *Man.* *Phone*—2980.
 Skipton: Ship buildings, Swadford street. A. R. Waddington, *Man.* *Phone*—183.
 Southampton: 11, Cranbury terrace, Onslow road. H. Scott, *Man.* *Phone*—3764.
 Southend: 122-4, High street. R. G. Hodge, *Man.* *Phone*—Marine 67148.
 Southport: 45-47, London street. E. Atherton, *Man.* *Phone*—2624.
 South Shields: 60, King street. W. H. Brown, *Man.* *Phone*—1229.
 Stafford: Midland Bank chambers, Market square. G. Owen, *Man.* *Phone*—471.
 Stanley: Front street, Stanley, S.O., Co. Durham. J. Hanley, *Man.* *Phone*—97.
 St. Helen's: Corporation buildings, Corporation street. A. Dewsbury, *Man.*
Phone—2127.

Continued.

CO-OPERATIVE Insurance Society, Limited—continued.

Stirling : 3, Barnston street. J. McClenaghan, *Man.* *Phone*—553.
 Stockport : Tiviot Dale chambers, Lancashire hill. T. Jones, *Man.* *Phone*—2961.
 Stoke : 19, Glebe street, Stoke-on-Trent. L. Jackson, *Man.* *Phone*—Stoke 4378
 Stratford : 27, Romford road, Stratford, London, E.15. W. J. Moran, *Man.*
Phone—Maryland 2844.
 Sunderland : Green street. S. Wardle, *Man.* *Phone*—3806.
 Swansea : 12, Gower street. F. C. Keating, *Man.* *Phone*—4485.
 Swindon : 105a, Victoria road. A. E. Davey, *Man.* *Phone*—2331.
 Torquay : 101a, Union street. G. Hughes, *Man.* *Phone*—4101.
 Wakefield : Central buildings, Bull Ring. R. W. Spence *Phone*—2388.
 Walkden : 2, Bolton road. F. Palmer, *Man.* *Phone*—2311.
 Walsall : Tudor house, The Bridge. J. Partington, *Man.* *Phone*—2990.
 Walthamstow : Station chambers, Selborne road, E.17. B. B. Warren, *Man.*
Phone—1615.
 Warrington : 6, Buttermarket street. H. S. Hoole, *Man.* *Phone*—792.
 Watford : 16, Market chambers, High street. G. Goodwin, *Man.* *Phone*—5511.
 West Bromwich : 211a, High street. S. Barker, *Man.* *Phone*—0606.
 West Hartlepool : Co-op. building. Whitbd street. T. W. Nicholson, *Man.*
Phone—2913.
 Weston-super-Mare : Lloyds Bank buildings, High street. P. T. Watkins, *Man.*
Phone—629.
 Weymouth : 23, St. Thomas street. F. C. Childe, *Man.* *Phone*—929.
 Whitley Bay : 242, Whitley road. J. Docking, *Man.* *Phone*—172.
 Widnes : 58, Victoria road. W. Roscoe, *Man.* *Phone*—2776.
 Wigan : 23, Hope street. G. Rickman, *Man.* *Phone*—2975.
 Wolverhampton : Co-operative buildings, Stafford street. A. Pearson, *Man.*
Phone—20543.
 Woolwich : 16 and 17, High street, Woolwich, S.E.18. A. Jones, *Man.* *Phone*—2367
 Worcester : St. Nicholas street. W. M. Gibbons, *Man.* *Phone*—675.
 Workington : 1a-3a, Tiffin lane, Pow street. G. A. Pinkney, *Man.* *Phone*—67.
 Wrexham : Queen buildings, Queen street. J. Jones, *Man.* *Phone*—2391.
 Yarmouth : 43a, Market place. J. H. Brophy, *Man.* *Phone*—2641.
 Yeovil : The Triangle. M. B. Oldham, *Man.* *Phone*—36.
 York : 11, Lendal. E. V. Murray, *Man.* *Phone*—2226.

Cornhill Insurance Company, Limited.

Registered 19th May, 1905. CAPITAL—Authorised, £500,000, in shares of £1 each
 Issued, 500,000 shares. Paid up, £250,000 (10s. per share). Dividend declared for
 1937, 10 per cent., less tax. (1936, same). Year ends 31st Dec.

DIRECTORS—George Reginald Stamp, *Chairman*; Hubert L. Faber; Arthur Hy.
 Riseley; Frank Lorymer Riseley; John Turvill; Henry Willis, *Deputy-Chairman*.
Objects—Marine, Fire, Accident, Employers' Liability, Engineering, Motor and
 Contingency, Claude Wilson, *Gen. Man. and Sec.*; G. S. B. Cushnie, *F.C.I.S., Asst.*
Sec.; J. Owen Davis, *LL.B., Claims Man.*; Baker, Sutton & Co., *Auditors*.

REGISTERED OFFICE—32, Cornhill, London, E.C.3. Marine Underwriting
 Office—Royal Mail House, Leadenhall street, London, E.C.3. *Phone*—Mansion
 House 5410 (Marine: Royal 3411). *Telegrams*—COHESIBLE. Stock, London.

BRANCH OFFICES—Ayr : 64, Wellington chambers. R. S. Anderson, *Man.*

Telegrams—CORNHILL.

Belfast : 40, Wellington place. Hugh Scott, *Man.* *Telegrams*—COHESIBLE.

Birmingham : Cornhill house, Bennett's Hill. D. Peters, *Man.*

Telegrams—COHESIBLE.

Bournemouth : Woolwich chambers, Fir Vale road. P. Snape, *Man.*

Telegrams—CORNHILL.

Brighton : Cornhill house, Church street. A. A. Hoodless, *Man.*

Telegrams—CORNHILL.

Bristol : City house, 27, St. Stephen street. R. C. W. Pickles, *Man.*

Telegrams—CORNHILL.

Cardiff : Cornhill chambers, 32, Queen street. T. M. Williams, *Man.*

Telegrams—COHESIBLE.

Carlisle : 7, The Crescent. H. J. I. Smith, *Man.*

Chelmsford : Cornhill house, King Edward avenue. Maurice O. Langridge, *Man.*

Telegrams—COHESIBLE.

Cheltenham : Cornhill house, 16, Rodney road. W. S. Champness, *Man.*

Chester : 7, St. John street. A. E. Horsfall, *Man.*

Croydon : Cornhill house, Wellesley road. C. A. Rabbatts, *Man.*

Telegrams—CORNHILL.

Darlington : 2, Tubwell row. R. S. Greenhalgh, *Man.*

Dundee : Baltic buildings, 61, Meadowside. T. B. Young, *Man.*

Telegrams—CORNHILL.

Continued.

CORNHILL Insurance Company, Limited.—continued.

Edinburgh: Victoria chambers, 42, Frederick street. John G. Sutherland, *Man.*

Telegrams—CORNHILL.

Exeter: Cornhill house, 5, Queen's terrace, St. David's. J. Duigan, *Man.*

Telegrams—CORNHILL.

Glasgow: 203, West George street. W. C. L. Hood, *Man.* *Telegrams—CORNHILL.*

Hull: 27, Scale lane. H. Scott, *Man.*

Leeds: 3-4, East parade. P. E. Brabant, *Man.*, A. W. Coleman, *Asst. Man.*

Telegrams—CORNHILL.

Leicester: 58, London road. F. E. Pickett, *Man.* *Telegrams—CORNHILL.*

Leominster: 5, Broad street. Reginald Cross, *Man.* *Telegrams—CORNHILL.*

Lincoln: Midland bank chambers, Guildhall street. R. Bridge-Pike, *Man.*

London (North): Bank chambers, Finsbury Park, N.4. F. G. Wallis, *Man.*

London (West End): 123, Pall Mall, S.W.1. J. W. P. Bona, *Man.*

Luton: 3, Upper George street. G. H. Kynaston, *Man.* *Telegrams—CORNHILL.*

Maidstone: Cornhill house, Tonbridge road. C. Fleetwood, *Man.*

Telegrams—CORNHILL.

Manchester: 9, Albert square. V. D. Kelsall, *Man.* *Telegrams—COHESIBLE.*

Newcastle-on-Tyne: Cornhill house, 25, Ellison place. Osmund G. Wainwright.

Newport, Mon.: Cornhill house, Bridge street. R. C. L. Backhouse, *Man.*

Telegrams—CORNHILL.

Norwich: Cornhill house, Princes street. G. W. Carter, *Man.*

Telegrams—COHESIBLE.

Nottingham: 26, Low pavement. W. E. Manchester, *Man.* *Telegrams—COHESIBLE.*

Portsmouth: 21, Kings terrace, Southsea. G. R. Miles, *Man.*

Reading: King Edward buildings, Station road. E. J. Green, *Man.*

Telegrams—CORNHILL.

Sheffield: Campo chambers, Campo lane. L. S. Timmins, *Man.*

Southampton: Cornhill house, Portland street. K. J. Detmold, *Man.*

Telegrams—COHESIBLE.

Swansea: Cornhill house, Northampton place. A. E. Welch, *Man.*

Taunton: 6, North street. C. T. Hennings, *Man.*

Cornish Mutual Assurance Company, Limited.

Established 1908. *Objects—Fire and Accident.*

ADDRESS—High Cross, Truro, Cornwall. J. M. Woodley, *Chairman*; S. F. Whitford, *Sec.* Phone—172.

Cotton Trade Insurance Association, Limited.

Established 1898. *Object—Employers' Liability.*

ADDRESS—35, Railway road, Blackburn. H. Robinson, *Sec.* Phones—4248 & 4249.

COUNTY FIRE Office, Limited.

(See Advt. page xiv)

Established 1807 and registered 1st Aug., 1905, as a limited liability company. Reconstituted 1906 and allied with the Alliance Assurance Co. since 1906. Paid up capital, £100,000 in stock, held almost entirely by the Alliance Assurance Co. In 1920 the County Fire purchased the fire business of the Quadrant Ins. Co. Year ends 31st Dec.

DIRECTORS—Rt. Hon. Viscount Hampden, G.C.V.O., K.C.B., C.M.G., *Chairman*; Col. Wm. H. Briggs; Sir Howard Button, J.P.; Sir William H. Davison, K.B.E., M.P.; Montague Ellis; C. A. Maddison Green; Rt. Hon. Lord Hesketh; Lieut.-Col. J. A. Innes, D.S.O.; Rt. Hon. Lord Kinnaird; Frank G. Rye; Sir Alfred J. Suenson-Taylor, O.B.E.

Objects—Fire, Burglary, Workmen's Compensation, Accident, Motor Car, etc
Board day—1st and 3rd Tuesday in month, 1.45 p.m. S. R. Day, *Man. and Sec.*;
Kemp, Chatteris, Nichols, Sendell & Co., *Auditors*; Ellis, Peirs & Co., *Solicitors*

HEAD OFFICE—50, Regent street, London, W.1. Phone—Regent 2012.

BRANCH OFFICES—London: 4, Lombard street, E.C.3. G. P. Nicholson, *Man.*

Phone—Mansion House 7218-9.

Aylesbury: Brooke house, Market square. W. S. Spinney, *Insp.* Phone—420.

Banbury: 52, Parsons street. F. H. Anker, *Insp.* Phone—2431.

Barnstaple: 3, Castle street. N. Bosworth, *Insp.* Phone—36.

Bedford: 1, St. Pauls square. F. G. Cockman, *Insp.* Phone—3425.

Belfast: 21, Waring street. D. E. Beatty, *Man.* Phone—20097.

Birmingham: 41-2, Temple street, 2. E. F. Jones, *Man.* Phone—Midland 5153-4.

Bournemouth: Hampshire house, The Square. H. H. Spencer, *Insp.* Phone—5673.

Brighton: 122, Queens road. R. J. Stone, *Insp.* Phone—3445.

Bristol: Clare street. W. G. Clark, *Man.* Phone—23028-9.

Canterbury: 10, St. George's place. M. G. Amos, *Insp.* Phone—3193.

Continued.

COUNTY FIRE Office. Limited.—continued.

Cardiff: Cardiff chambers, St. Mary's street. L. H. Orman, *Insp.* Phone—7299.
 Carlisle: Alliance chambers, Lowther street. J. Leslie Brown, *Insp.* Phone—689.
 Chelmsford: 74, Duke street. E. Johnson, *Insp.* Phone—2077.
 Darlington: 2, Coniscliffe road. G. W. Newton, *Insp.* Phone—2738.
 Derby: "Ryknield," Normanton lane, Littleover. J. E. Swale, *Insp.* Phone—4162.
 Dublin: 113, Grafton street, C3. J. A. Colvin, *Man.* Phone—22859.
 Edinburgh: 44, Queen street, 2. T. A. Comfort, *Sec.* Phone—30334.
 Exeter: Queen street. C. C. Mortimore, *Man.* Phone—2165.
 Glasgow: 158, St. Vincent street, C2. C. D. Bateman, *Man.* Phone—Central 4247.
 Hull: 53, Carr lane, Willerby. G. Cowling, *Insp.* Phone—Kirk Ella 46791.
 Ipswich: 6, Thoroughfare. E. Peach, *Insp.* Phone—2522.
 Kendal: 31, Stricklandgate. R. T. Waite, *Insp.* Phone—306.
 Leeds: 9, East parade, 1. H. Wortley, *Man.* Phone—21611-2.
 Leicester: Assurance house, Rutland street. T. Daisley, *Insp.* Phone—22801.
 Lincoln: 8, Bank street. E. Horner, *Insp.* Phone—792.
 Liverpool: 2a, Tithebarn street, 2. D. E. Owen, *Man.* Phone—Bank 913.
 Manchester: 63, Fountain street, 2. C. Bailey, *Man.* Phone—Deansgate 3143.
 Newcastle-on-Tyne: 2, Mosley street. L. Phillips, *Man.* Phone—Central 25626-7.
 Northampton: Bank chambers, St. Giles square. H. A. Dixon, *Insp.* Phone—1246.
 Nottingham: Friar lane. T. Davison, *Man.* Phone—3528-9.
 Peterborough: Causeway chambers, Long Causeway. C. M. Perry, *Insp.* Phone—2974.
 Plymouth: 34 and 35, Bedford street. L. O. Jones, *Insp.* Phone—1936.
 Portsmouth: King's chambers, King's road, Southsea. J. E. Hadley, *Insp.* Phone—5792.
 Preston: 5, Corporation street. E. Severs, *Insp.* Phone—3798.
 Reading: 3, Valpy street. K. C. Bryson, *Insp.* Phone—3578.
 Shrewsbury: The Square. J. D. Clark, *Man.* Phone—3041.
 Slough: 12, High street. P. L. Garlick, *Man.* Phone—1069.
 Stafford: 21, Rickerscote road. J. Foulner, *Insp.* Phone—766.
 Swansea: 4, Melbourne place. W. W. Bullock, *Insp.* Phone—2705.
 Taunton: 18, Hammet street. R. V. Farrow, *Insp.* Phone—457.
 Warrington: 6, Egypt street. J. Cawley, *Insp.* Phone—1639.
 Watford: Lloyds Bank chambers, High street. J. S. Oliver, *Insp.* Phone—5506.

Coventry Medical & Surgical Insurance Association, Limited.

A Company limited by guarantee.
 Registered 21st March, 1935. *Objects*—Medical and Specialist Fees, Nursing Home, Private Pay Beds in Hospitals.
 REGISTERED OFFICE—42, Swanswell Terrace, Coventry. Phone—Coventry 2334.
 Leo. T. March, F.I.A.C., F.INST.P.S., *Registrar*; R. Spiers, A.L.A.A., *Gen. Sec.*; S. Ansell, *Solicitor*.

Credit Insurance Association, Limited.

Established 1912. *Objects*—Credit Insurance, Market Difference Insurance, Discount Brokers.
 ADDRESS—Staple hall, Stone House court, Bishopsgate, London, E.C.3. A. H. Swain, J. T. L. Dove, *Man. Dirs.* Phone—Avenue 1221 (10 lines).

CROWN LIFE Insurance Company.

(See Advt. page lxxxvi)

Established 1900. HEAD OFFICE—59, Yonge street, Toronto, Canada. The Hon. G. Howard Ferguson, P.C., K.C., LL.B., *President*; H. R. Stephenson, F.A.S., A.I.A., *General Manager*; R. T. Couch, *Treasurer*; J. S. Stevens, *Secretary*; F. W. Hill, F.A.S., *Actuary*.

CHIEF OFFICE for the British Isles—21-24, Cockspur street, London, S.W.1. P. McDonald, *Man. for the British Isles*; T. H. Plunkett, F.A.S., *Sec. & Act.* Phone—Whitehall 3552 (4 lines).

WEST END BRANCH—37-39, Oxford street, London, W.1. A. J. Green, *Branch Man.*

CENTRAL LONDON BRANCH—21-24, Cockspur street, S.W.1. J. V. Laffey, *Man.*

DOCKS BRANCH—218, East India Dock Road, E.14. L. Hunter, *Branch Man.*

GLASGOW BRANCH—129, St. Vincent street, Glasgow, C.2. K. K. Kirk, *Branch Man.*

BIRMINGHAM BRANCH—111, New street, Birmingham, 2. G. L. Whitehurst, *Branch Man.*

MANCHESTER BRANCH—1b, Cooper street, Manchester 2. J. Gartside, *District Man.*

Cumberland Coal Owners' Mutual Insurance Company, Limited.

Established 1934.
Objects—Employers' liability. A company limited by guarantee and not having share capital.

DIRECTORS—R. Simpson, *Chairman*; W. Addison; E. Bouch; G. K. Goalen; L. Biggs; J. Hunter; A. Millar; I. Scott.

REGISTERED OFFICE—19, Falcon street, Workington. W. A. Butler, *Sec.* Phone—Workington 162. *Telegrams*—MINING, Workington. Chapman & Baxter, *Solicitors*; R. F. Miller & Co., *Auditors*.

Customs Annuity and Benevolent Fund, Incorporated.

Established 1816. *Objects*—Annuity, Life and Trusts.

ADDRESS—Custom house, London, E.C.3. R. Elrick, O.B.E., *President*; H. H. Holland, *Sec.*; R. G. Maudling, F.I.A., *Act.*; C. Brown, F. W. Loveless and F. G. Perkins, *Auditors*; Foss, Bilbrough Plaskitt & Co., *Solicitors*.

Cycle Insurance Company, Limited.

Established 1922. *Objects*—Marine and General.

ADDRESS—10, Queen street, London, E.C.4. *Telegrams*—NIABCTI, Cannon, London. *Phone*—City 7274. J. M. Bain, *Man. Dir.*; N. Gallon, *Sec.*

Darwen and District Mutual Plate Glass Insurance Association.

Established 1893. *Object*—Plate Glass.

ADDRESS—17, Railway road, Darwen. *Phone*—Darwen, 123. Richard W. Holden, *Chairman*; Louis Nuttall, F.N.A.A., *Man. and Sec.*

Deal, Walmer and District Mutual Plate Glass Insurance Company, Ltd.

Established 1913. *Object*—Plate Glass.

ADDRESS—"Minerva," Oak street, Deal. W. H. Joce, *Sec.*

Delta Insurance Company, Limited.

Established 1917. *Objects*—Marine.

ADDRESS—5 and 7, St. Helen's place, London, E.C.3. Geoffrey Turner & Co., Ltd., *Mans.*

Derby Mutual Plate Glass Insurance Association, Limited.

Established 1890. *Object*—Plate Glass

ADDRESS—102, Friar Gate, Derby. *Phone*—45622 S. Taylor Hall, F.C.A., *Sec.*; Harrison & Selgwick, *Auditors*.

Devon and Exeter Mutual Plate Glass Insurance Association, Limited.

Established 1908. *Object*—Plate Glass.

ADDRESS—21, Cathedral yard, Exeter. Chas. Lee Wright.

Dewsbury District Mutual Plate Glass Insurance Society.

Established 1881. *Object*—Plate Glass.

ADDRESS—Barclays Bank chambers, Market place, Dewsbury. *Phone*—Dewsbury 1047. R. Armstrong, J.R., *Chairman*; John Clark, *Sec.*

Dominion Insurance Company, Limited.

Registered 19th June, 1903. CAPITAL—Authorised, £250,000, divided into 200,000 "A" shares of £1 each and 50,000 "B" shares of £1 each. Issued, 70,000 "A" shares and 15,500 "B" shares. Paid up, £38,833 6s. 8d. (6s. 8d. per "A" share and £1 per "B" share). Dividend for 1937, 5 per cent., less tax. (1936, same). Year ends 31st Dec.

DIRECTORS—Henry Lessels, J.P., C.A., *Chairman*; John M'Leod, J.P.; Alexander Morgan, O.B.E., M.A., D.Sc.; J. G. Banks; Wm. Marchbank, S.S.C.; James Gray, *Man. Dir.*

Objects—Fire, Burglary, Accident, Plate Glass, Property Owners' Indemnity, Public Liability, Workmen's Compensation, Motors and Fidelity Guarantee. Henry Lessels, *Sec.*; Robertson & Carphin, C.A., *Auditors*; Coutts & Palfrey, *Solicitors*.

CHIEF OFFICES—41, Melville street, Edinburgh, 3. *Phone*—23516.

22, Fenchurch street, London, E.C.3. *Phone*—Mansion House 9361/4.

DOMINION OF CANADA GENERAL Ins. Co. (See Advt. page (xxxvi))

Established 1887. *Objects*—Fire, Accident, Guarantee, Sickness, Plate Glass, Automobile, Burglary, Employers' Liability, Life.

HEAD OFFICE—Toronto, Canada. Geo. H. Gooderham, *President*; H. W. Falconer, *Man. Dir.*; J. C. Dodds, *Treas.*; Edwards, Morgan & Co., *Auditors*.

DIRECTORS, LONDON BOARD.—Sir George T. Broadbridge, Bart., K.C.V.O., M.P., *Chairman*; Nelson Baldwin, F. W. Chamberlain.

CHIEF BRITISH AND FOREIGN OFFICE—Trafalgar house, Waterloo place, Pall Mall, S.W.1. Nelson Baldwin, *Gen. Man.*; Cooper, Brothers & Co., *Auditors*. *Telegrams*—DOMGUAR, Piccy, London. *Phone*—Whitehall 9951 (4 lines).

Doncaster Mutual Plate Glass Insurance Company, Limited.

Established 1912. *Object*—Plate Glass.

ADDRESS—Oriental chambers, Doncaster. *Phone*—269.

Dover Mutual Plate Glass Insurance Society, Limited.

Established 1900. *Object*—Plate Glass.

DIRECTORS—Sir Edwin Farley, J.P., *Chairman*; Wilfred Chitty; G. Douglas Clark, J.P.; A. W. Gunn; A. C. Leney, J.P.; Stephen J. Knott, *Sec.*

ADDRESS—3, Market square, Dover. *Phone*—Dover 243.

DRAPERS' & GENERAL Insurance Company, Ltd. (See Advt. page xv)

Registered 30th Nov., 1909, as the Drapers' Mutual Fire & General Ins. Corp'n., Ltd. In 1918 the title was changed to above. This Company became allied with the Provincial Ins. Co. in 1922. CAPITAL—£500,000 in 100,000 shares of £5 each. issued 40,636 shares, paid up, £40,636 (£1 per share). Dividend for 1937, 30 per cent., less tax; 1936, 20 per cent.; 1935, 20 per cent.; 1934 20 per cent. Year ends 31st Dec.

DIRECTORS—John Campbell, J.P.; Sir Samuel H. Scott, Bt.; F. C. Scott; G. M. Wright; W. H. Haslam. Sir F. H. Mitchell, K.C.V.O., C.B.E., *Chairman*.

Objects—Fire, Burglary, Accident, Third Party, Employers' Liability, Fidelity Guarantee, Consequential Loss, Motor Vehicle, Plate Glass, etc. **Board day**—Last Thursday. F. C. Scott, *Man. Dir.*; W. Gray, *Gen. Man. and Sec.*; R. H. Marsh & Co., *Auditors*.

HEAD OFFICE—98-106, Cannon street, London, E.C.4.

Telegrams—DRAMUCOR, Cannon, London. **Phone**—Mansion House 0577 (9 lines).

BRANCH OFFICES—Aberdeen : 73, Crown street. J. W. Dunn, *Sec.*

Birmingham : Winchester house, Victoria square. G. N. R. Drewitt, *Man.*

Blackburn : Richmond Chambers, Richmond terrace. E. G. Stopford, *Sec.*

Bolton : Provincial buildings, Mawdsley street. W. C. Rothwell, *Man.*

Bradford : Britannia house, 12, Leeds road. B. Barker, *Man.*

Brighton : 9, St. George's place. W. J. Paley, *Sec.*

Bristol : 1, Clare street. C. Parkinson, *Man.*

Canterbury : 3, Upper Bridge street. E. W. Angell, *Sec.*

Cardiff : 7, Park place. R. L. Gardner, *Man.*

Carlisle : Provincial buildings, Warwick road. F. Robinson, *Man.*

Chester : St. Oswald's chambers, 22, St. Werburgh street. A. Laybourne, *Insp.*

Darlington : Monument chambers, 11, Prebend row. J. C. Copeland, *Insp.*

Dorchester : 38, South street. J. E. Roberts, *Insp.*

Dumfries : 93, Irish street. G. E. Peters, *Sec.*

Dundee : 54, Bell street. A. Scott Ingles, *Sec.*

Edinburgh : 130, George street. R. H. Kerr, *Man.*

Exeter : 27, Dix's Field, Southernhay. G. V. Spark, *Man.*

Glasgow : 140, West George street. T. Fraser, *Man.*; W. R. G. Kerr, *Sec.*

Hanley : Tontine chambers, Percy street. G. A. Brown, *Sec.*

Hexham : Midland Bank chambers. J. P. Spark, *Insp.*

Huddersfield : 2, King's Head buildings, Cloth Hall street. W. E. Kershaw, *Sec.*

Hull : Samman house, Bowlalley lane. S. Wilson, *Sec.*

Ilford : 77b, Cranbrook road. E. A. Richards, *Sec.*

Inverness : 3, Church street. D. R. B. Duffy, *Insp.*

Ipswich : Lloyd's chambers, Cornhill. T. F. Sawyer, *Insp.*

Lancaster : Jubilee buildings, Brock street. C. S. Hunt, *Sec.*

Leeds : West Bar chambers, 38a, Boar lane. J. Tait, *Man.*

Leicester : National chambers, 4, Horsefair street. H. V. Day, *Man.*

Liverpool : 3, Tithebarn street. R. Brown, *Man.*

Macclesfield : 22, Castle street. I. E. Perez, *Sec.*

Manchester : Provincial buildings, Spring gardens. C. L. Willis, *Man.* P. G.

Antrobus, *Sec.*

Newcastle : Royal Exchange buildings, Hood street. J. Egddell, *Man.*

Northampton : 9, Gold street. F. Johnson, *Sec.*

Northallerton : Standard house, High street North. D. A. Howarth, *Sec.*

Norwich : 61a, London street. C. P. Dix, *Sec.*

Nottingham : Grosvenor house, Friar lane. A. V. Harvey, *Man.*

Oxford : Marlborough chambers, 6a, Cornmarket street. K. D. Mitchell, *Insp.*

Penrith : Barclays Bank chambers, Market square. R. Shaw, *Insp.*

Peterborough : Lloyds Bank chambers, Market place. K. H. Blakesley, *Insp.*

Preston : 53, Corporation street. S. C. Duncan, *Sec.*

Plymouth : 12, Elliot street, The Hoe. E. W. J. Bevan, *Insp.*

Reading : Market place chambers, Market place. H. N. Gaze, *Man.*

Sheffield : 14, Castle chambers, Castle street. J. A. Stappard, *Sec.*

Shrewsbury : Pride Hill chambers. W. E. Calcutt, *Sec.*

Southampton : 33, London road. A. W. Purdie, *Man.*

Swansea : 14, Picton place. A. Bevan, *Sec.*

Tunbridge Wells : 99, Mount Pleasant road. J. E. S. Giles, *Sec.*

Wolverhampton : Midland Bank chambers, Queen square. W. G. Hands, *Sec.*

Worcester : 8, Foregate street. N. H. Gwynn Jones, *Sec.*

Durham Colliery Owners' Mutual Protection Association.

Established 1898. **Object**—Employers' Liability.

ADDRESS—Coal Trade Offices, Neville Hall, Newcastle-upon-Tyne, 1. Harold Boag, A.I.A., F.C.I.S., *Sec.* **Telegrams**—MONEO. **Phone**—Newcastle 21523 (two lines).

EAGLE STAR Insurance Company, Limited.

(See Advt. opposite page)

Registered 15th September, 1904, as the British Dominions Marine Ins. Co., Ltd. (formed to take over the marine business of the British Dominions Ins. Co., Ltd., established in 1897, and which was re-named United Dominions Ins. Co. in 1911). In Jan., 1911, the name was changed to British Dominions General Ins. Co., Ltd.; in May, 1917, the name was changed to Eagle and British Dominions Ins. Co., Ltd., and in Dec., 1917 to Eagle Star & British Dominions Insurance Co. Ltd., and in May, 1937 to present title. The following Companies have been amalgamated with the above Company:—Allied Traders Ins. Co. (general business), 1925; British Crown Assurance Corp'n. (est. 1907), 1918; Eagle, 1917; English & Scottish Law Life, 1918; North Western, 1915; Sceptre, 1917; Star Life, 1917; Threadneedle Ins. Co. (est. 1915), 1922; United Dominions, 1915. The following Companies are allied with the Eagle Star—British Crown (est. 1919), 1919; Liverpool Reversionary, 1920; Navigators & General, 1921; Premier Motors, 1922; Theatres Mutual, 1920. CAPITAL—Authorized, £5,500,000 in 773,406 shares of £3 each, 2,023,000 shares of £1 each and 2,313,564 shares of 10s. each. SUBSCRIBED—£5,406,618 in 773,406 shares of £3 each, 2,000,000 shares of £1 each and 2,172,800 shares of 10s. each. Paid-up, £3,350,000 4s., divided into 1,000,000 £1 4 per cent. Cumulative Preference Shares, fully-paid, 1,000,000 £1 4 per cent. 2nd Cumulative Preference Shares, fully-paid, 615,514 £3 preferred ordinary shares 6s. paid, 157,892 £3 ordinary shares 10s. paid, 2,172,800 10s. ordinary shares fully-paid. Dividends for 1937: Preference, 4 per cent. 2nd preference, 4 per cent.; preferred ordinary, 10 per cent.; and ordinary 30 per cent., less tax. Year ends 31st Dec.

DIRECTORS—Sir Edward M. Mountain, Bt., *Chairman*; Earl of Athlone, K.G., P.C., G.C.B., G.C.M.G., G.C.V.O., D.S.O.; Duke of Beaufort, K.G., P.C., G.C.V.O.; S. A. Bennett, F.C.I.I., Marquess of Carisbrooke, G.C.B., G.C.V.O.; P. E. Hill; P. Hugh Marshall; Brian E. S. Mountain; H. S. Mountain; Frank Rogerson; Albert G. Scott; The Duke of Somerset, D.S.O., O.B.E., D.L., J.P.; John Spencer, F.I.A.; Sir George Wyatt Truscott, Bt.

Objects—All classes. **Board day**—Thursday. Sir Edward M. Mountain, Bt., *Man. Dir.*; Brian E. S. Mountain, *Gen. Man.*; N. J. Carter, F.I.A., *Life Man. & Act.*; H. Macnabb, *Fire Man.*; C. Keeble, F.C.I.I., *Asst. Home Fire Man.*; R. A. Robertson, *Asst. Foreign Fire Man.*; S. R. Ball, F.I.A., *Asst. Life Man.*; A. P. Maitland Hawes, F.I.A., *Asst. Life Man.*; A. G. Simons, F.I.A., *Asst. Act.*; J. B. Andras, B.A., F.I.A., *Asst. Sec.*; A. L. Royle, *Motor Man.*; H. M. Frost, *Asst. Motor Man.*; H. M. Merriman, *Underwriter & Marine Man.*; H. C. Small, *Asst. Marine Underwriter*; H. G. Lay, *Asst. Marine Man.*; R. A. Moore, *Acct. Man.*; W. E. Berry, Wh.Sc., A.M.I.C.E., M.I.M.E., *Chief Engineer*; R. Gambles, *Pluvius Man.*; L. A. Mout Jones, F.I.A., *Sec.*; T. P. Wansbrough, C.B.E., A.I.A., F.C.I.I., *Agency Man.*; E. G. Spater, F.C.I.I., *Dep. Agency Man.*; A. H. Tannahill, C.A., *Chief Account.*; C. J. Marriott, *Registrar*.

HEAD OFFICES—Fire and Accident Depts.: 1, Threadneedle street, London, E.C.2. **Telegrams**—EAGLESTARCO, Stock, London. **Phone**—London Wall 1212.

Marine Dept.: Lloyd's building, 3-4 and 5-6, Lime street, E.C.3.

Phone—Mansion House 2901.

Life Dept.: 32, Moorgate, E.C.2. **Phone**—Metropolitan 8341.

Motor Dept.: Eagle House, 90-96, Cannon street, E.C.4. **Phone**—Avenue 2922.

Engineering Dept.: 30, Moorgate, E.C.2. **Phone**—Metropolitan 8341.

Pluvius Dept.: 30, Moorgate, E.C.2. **Phone**—Metropolitan 9142.

BRANCH OFFICES—West End: 79, Pall Mall, S.W.1. W. M. Wilson, *Man.*; F. J. Chandler, *Sec.*; "Eagle Fund." **Phone**—Whitehall 3011.

Law Courts: 49, Chancery lane, W.C.2. L. W. Dunford, *Man.*; E. C. Browning, *Life Man.* **Phone**—Holborn 9823.

North-West London: 67a, Baker street, W.1. J. W. Angell, *Man.*

Phone—Welbeck 2245.

South London: 82, Borough High street, S.E.1. L. A. Howell, *Man.*; C. Mills, J.P., *Life Man.* **Phone**—Hop 0536.

Stratford: 61, The Broadway, E.15. H. F. Jeffrey, *Man.* **Phone**—Maryland 3361.

Ealing: 51, The Mall, W.5. D. W. Thomas, *Insp.* **Phone**—4048.

Wood Green: 7, Turnpike parade, Green Lanes, N.15. F. W. Cattermole, *Insp.* **Phone**—Bowes Park 2387.

Aberdeen: 256, Union street. P. Sinclair Brown, *Man.* **Phone**—5711.

Ayr: 7, Wellington square. F. W. Bennett, *Insp.* **Phone**—2122.

Barnstaple: 13, Cross street. H. F. Down, *Insp.* **Phone**—200.

Barrow-in-Furness: 89, Duke street. A. D. Lamb, *Insp.* **Phone**—920.

Bath: 30, Milsom street. J. S. Hobhouse, B.A., *Insp.* **Phone**—2164.

Belfast: 10, Donegall square South. L. J. Johnston, *Man.* **Phone**—24651.

Birmingham, 2: Union Chambers, 63, Temple row. H. Featherston, *Man.*

Phone—Midland 6155.

Continued.

EAGLE STAR

INSURANCE COMPANY LTD.

**One of the Strongest
Insurance Companies
in the World**

**CAPITAL AND
FREE ASSETS
EXCEED**

£10,000,000

**TOTAL
ASSETS
EXCEED**

£25,000,000

Life Department:

32, MOORGATE, LONDON, E.C.2

Head Office:

1, THREADNEEDLE STREET, LONDON, E.C.2

EAGLE STAR Insurance Company, Limited—continued.

- Blackburn: Westminster Bank chambers, Railway road. E. G. Cowen, *Insp.*
Phone—7800.
- Blackpool: Abingdon chambers, 33, Abingdon st. W. H. Rains, *Man.* *Phone—2325.*
 Bournemouth: Cranborne chambers, the Square. E. E. Palmer, *Insp.*
Phone—5677.
- Bradford: The Exchange, Market street. S. D. Codington, *Man.* *Phone—5240.*
- Brighton, 1: 54-5, West street. A. Fraser, *Man.* *Phone—Brighton 6347.*
- Bristol, 1: Eagle house, Colston avenue. H. E. Blinman Harris, *Man.* C. W. Casley,
Life Man. *Phone—25201.*
- Cambridge: 2, Market street. W. O. Reed, *Insp.* *Phone—2973.*
- Canterbury: Parade chambers, 31, St. George's street. S. R. Hall, *Insp.*
Phone—3501.
- Cardiff: Dominions house, Queen street. G. L. Rattenbury, *Man.*; A. E. Turtle,
Life Man. *Phone—5187.*
- Carlisle: 37, English street. C. Clarke, *Insp.* *Phone—1034.*
- Carmarthen: Eagle house, 5, St. Mary Street. T. L. Bowen, *Insp.* *Phone—243.*
- Chatham: 21, Military road. G. M. L. Ansell, *Insp.* *Phone: 3428.*
- Cheltenham: 21, Promenade. W. G. E. Larcombe, *Insp.* *Phone—3642.*
- Chester, 3: St. Michael's row. P. M. Morland, *Insp.* *Phone—1906.*
- Chesterfield: Cavendish house, Cavendish st. H. F. Stancliff, *Insp.* *Phone—3034.*
- Colchester: 61, North hill. S. F. Dodson, *Insp.* *Phone—3790.*
- Coleraine: Eagle house, Kingsgate street. W. J. M. Marcus, *Insp.* *Phone—112.*
- Coventry: Grosvenor chambers, 10, Queen's road. T. P. Locke, *Insp.* *Phone—5261.*
- Croydon: Eagle house, 8, Addiscombe road. R. B. Cullerne, *Man.* *Phone—2746.*
- Derby: 34, Iron Gate. J. H. Jones, *Insp.* *Phone—2917.*
- Doncaster: 26-27, High street. F. Chambers, *Insp.* *Phone—2626.*
- Douglas (I.O.M.): 32, Athol street. D. J. Allcorn, *Insp.* *Phone—1516.*
- Dumfries: 107, Irish street. A. P. Macpherson, *Insp.* *Phone—291.*
- Dundee: 13, Panmure street. A. W. Smith, *Man.* *Phone—4771.*
- Edinburgh, 2: 41, Charlotte square. H. N. Mitchell, *Fire & Accdt. Man.*; F. W.
 Paulin, *Life Man.* *Phone—Central 22107.*
- Elgin: 114, High street. A. L. Still, *Insp.* *Phone—7151.*
- Exeter: Eagle house, 9, New North road. H. G. M. Dunn, *Man.* *Phone—54241.*
- Glasgow, C.2.: 131, St. Vincent street. A. Young, *Man.*; R. J. C. Govan, *Asst. Man.*
Phone—Central 2023.
- Great Yarmouth: Eagle house, 3, Hall Quay. H. J. Rushen, *Insp.* *Phone—3310.*
- Grimby: 156, Cleethorpe road. H. B. Singleton, *Insp.* *Phone—3231.*
- Guildford: 180, High street. C. J. Whitaker, *Insp.* *Phone—1660.*
- Halifax: 19, Bull Close lane. F. Mitchell, *Insp.* *Phone—2993.*
- Hastings: Memorial buildings, 7, Cambridge road. J. P. Legg, *Insp.* *Phone—2820*
- Huddersfield: 19, Railway street. C. Richardson, *Insp.* *Phone—126.*
- Hull: 4, Silver street. F. Pawson, *Man.* *Phone—15906.*
- Inverness: Station square. T. W. S. Rattray, *Insp.* *Phone—764.*
- Ipswich: 15, Arcade street. M. A. Powter, *Insp.* *Phone—3795.*
- Jersey: 14, York chambers, York street, St. Helier. M. H. Gregory, *Insp*
Phone—Central 512.
- Kingston: 15, Wood street. R. Higgins, *Insp.* *Phone—3346.*
- Leeds, 1: 11, Park row. H. Routh, *Man.* *Phone—20796.*
- Leicester: Eagle house, Grey Friars. H. P. Brown, *Man.* *Phone—21032.*
- Lincoln: Eagle chambers, 6a, Guildhall street. T. Kent, *Insp.* *Phone—739.*
- Liverpool, 2: Exchange buildings, Exchange street East. C. Burton Jenkins and
 R. C. Potter, *Joint Mans.*; A. P. Marshall, *Fire Supt.* *Phone—Bank 5076.*
- Llandudno: Eagle house, 23, Augusta street. T. Griffith Jones & A. W. McIntyre,
Insp. *Phone—7196.*
- Luton: Gordon chambers, Upper George street. H. J. Ball, *Insp.* *Phone—219.*
- Maidstone: 28, High street. F. H. Spurway, *Man.* *Phone—3382.*
- Manchester, 2: Eagle house, 30, Cross street. P. J. Elliott, *Man.*; K. C. Knight,
Life Man. *Phone—Blackfriars 2201.*
- Middlesbrough: 23-25, Albert road. W. C. Creasor, *Man.* *Phone—4056.*
- Newcastle-on-Tyne, 1: 42, Mosley street. R. E. Hunton, *Man.*
Phone—Newcastle 25406.
- Newport (Mon.): 24, Bridge street. O. W. Moore, *Insp.* *Phone—2712.*
- Northampton: 3, Fish street. R. S. Cockram, *Man.* *Phone—406.*
- Norwich: Midland Bank chambers, 18, London st. A. Jenkinson, *Man.* *Phone—3541.*
- Nottingham: Eagle house, 4, Carlton street. G. De Gruchy, *Man.* *Phone—42304.*
- Plymouth: 6, Athenaeum terrace. S. Fogwill, *Man.* *Phone—5049.*
- Portsmouth: King's chambers, King's road, Southsea. T. S. Mellanby, *Man.*
Phone—5561.

Continued.

EAGLE STAR Insurance Company, Limited—continued.

Preston: 15, Chapel street. N. B. Quillish, *Insp.* Phone—4904.
 Reading: 37, Friar street. G. W. Wenham Greaves, *Man.* Phone—3405.
 Romford: Western chambers, Western road. A. A. Greig, *Insp.* Phone—2765.
 Ryde (I.O.W.): 40, Union street. J. R. Perkins, *Insp.* Phone—2038.
 Sheffield, 1: Town Hall chambers, 87, Fargate. H. Copley, *Man.* Phone—24174.
 Shrewsbury: Hilton's chambers, Mardol Head. A. G. W. Watkins, *Sec.* Phone—2647.
 Skipton: 14 and 15, High street House. L. W. Burton, *Insp.* Phone—357.
 Southampton: 7 and 9, Above Bar. A. W. G. Pritchard, *Man.* Phone—4934.
 Southend-on-Sea: 106, High street. H. G. Springett, *Insp.* Phone—Marine 67303.
 Stoke-on-Tr't: Eagle chambers, 4, Bagnall st., Hanley. K. Gunn, *Insp.* Phone—2484.
 Swansea: 62, Wind street. A. T. E. James, *Insp.* Phone—3789.
 Taunton: 9, Hammet street. A. R. Martin, *Insp.* Phone—2814.
 Truro: 2-3, Lemon street. H. B. Trehwella, *Insp.* Phone—325.
 Watford: 18-20, High street. S. B. Slinn, *Insp.* Phone—3834.
 Weymouth: 77, St. Thomas street. F. A. Clayden, *Insp.* Phone—711.
 Wisbech: 13, The Crescent. A. T. Dawson, *Insp.* Phone 547.
 Wolverhampton: National Provincial Bank chambers, Queen square. C. E. Clarke, *Insp.* Phone—23608.
 Worcester: 12, The Foregate. H. J. Williams, *Insp.* Phone—784.
 Yeovil: Wyndham house, Princes street. F. P. Clarke, *Insp.* Phone—128.
 York: 3, Stonegate. R. M. Gray, *Insp.* Phone—3992.

FOREIGN AND COLONIAL BRANCHES—

Australia: Head Office, Collins house, 360, Collins street, Melbourne, Victoria. H. C. Donaldson, *Man. for Australia.*
 New South Wales: Temp. Offices. Rickard house, 84, Pitt street, Sydney. C. R. Browne, *Man.*
 South Australia: Epworth building, Pirie street, Adelaide. P. McK. Strang, *Man.*
 Western Australia: Shell house, 205-209, St. George's terrace, Perth. C. W. Clarke, *Man.*
 Belgium: 12, Place de Meir, Antwerp. Dr. Fr. Sohr, *Man. for Belgium.*
 Canada: Head Office. Reford building, Bay and Wellington streets, Toronto. J. H. Riddell, *Man. for Canada.*
 British Columbia: Bank of Nova Scotia building, 602, Hastings street West, Vancouver. M. Nevill, *Man.*
 Manitoba and Saskatchewan and Alberta: Union Trust building, Winnipeg. A. C. Ruby, *Man.*
 India: Bombay: Standard buildings, Hornby road. A. F. Richards, *Man.*
 Calcutta: 21, Strand road. P. P. Howell, *Man.*
 South Africa: Fletcher & Cartwrights buildings, Adderly street. P.O. Box 266, Cape Town. P. C. Harman, *Man.*
 United States of America: Chief Office: 90, John street, New York. H. G. Casper, *United States Manager.*
 Marine Dept.: 111, John street, New York. Talbot Bird & Co., Inc., *Managers*

East of Scotland Plate Glass Insurance Company, Limited.

Established 1896. *Object*—Plate Glass.
 ADDRESS—18, Queen street, Peterhead. Phone—21.
 W. C. & J. H. MacBean, *Mans. and Secs.*

Eastbourne Mutual Plate Glass Insurance Company, Limited.

Established 1901. *Object*—Plate Glass.
 ADDRESS—Lloyds Bank chambers, Terminus road, Eastbourne. Phone—27.
 E. F. Gaut, *Sec.*

ECCLESIASTICAL Insurance Office, Limited. (See Advt. page lxviii)

Registered 3rd Aug., 1887, as Ecclesiastical Buildings Fire Office, Ltd. In 1895 the title was changed to above. CAPITAL—£1,000,000, in 100,000 shares of £10 each. Issued 25,000 shares. Paid up, £50,000 (£2 per share). Dividend limited to 5 per cent., tax free. Year ends 28th Feb.

DIRECTORS—Rt. Hon. Sir John Eldon Bankes, P.C., G.C.B., *Chairman*; The Very Rev. The Provost of Sheffield; Ven. The Archdeacon of London; Canon E. W. J. Hellins, D.D.; R. F. Pawsey; Sir George Middleton; Lieut. Col. R. E. Martin, C.M.G.
Objects—Fire, Life, Employers' Liability, Burglary, Personal Accident, Glass and Public Liability.

ADDRESS—11, Norfolk street, Strand, London, W.C.2. Telegrams—SUPERANNUATE, Estrand, London. Phone—Temple Bar 7418. Board day—Tuesday. G. S. Campbell, F.F.A., *Man.*; W. C. Wilson, *Sec.*; F. D. Crane, *Chief Surveyor*; Prideaux, Frere, Brown & Co., *Auditors*; Golding, Hargrove & Golding, *Solicitors*.

ECONOMIC Insurance Company, Limited.

(See Advt. page lxxxvii)

Registered 17th May, 1901, as the Economic Marine Ins. Co., Ltd. In 1914 the title was changed to above. CAPITAL—£1,000,000, in shares of £1 each. Issued, 1,000,000 shares. Paid up, £250,000 (5s. per share). Dividend declared for 1937, 32½ per cent. less income tax. (1936, 25 per cent., tax free). Year ends 31st Dec.

DIRECTORS—Lord Essendon, *Chairman*; Robert Embleton Burnett; Sydney Joslin Forster; Ernest Hy. Murrant, M.B.E.; Ian Patrick Robert Napier, M.C. **JOINT GENERAL MANAGERS**—D. H. W. Arnot and W. Longstaffe.

Objects—Marine, Fire, Life, Workmen's Compensation, Public Liability, Personal Accident, Burglary, Fidelity Guarantee, Motor. W. Longstaffe, *Sec.*; H. G. Patrick, *Accdt. Man.*; A. G. McDonald, *Fire Man.*; S. V. Spear, *Life Man.*

HEAD OFFICE—105, Fenchurch street, London, E.C.3. *Telegrams*—ECONMARSU, Fen, London. *Foreign Telegrams*—ECONMARSU, London. *Phone*—Royal 2525.

Fire Dept.: 9-11, Fenchurch avenue, London, E.C.3. *Phone*—Mansion House 9176

BRANCH OFFICES—London: West End: 32, St. James's street, S.W.1.

Phone—Whitehall 2506.

Liverpool: Royal Liver building. *Phones*—Bank 9260, Birkenhead—368.

Manchester: Manchester Liners House, St. Ann's square. *Phone*—Blackfriars 1641

Newcastle-upon-Tyne: Collingwood buildings. *Phone*—Newcastle 20755.

Birmingham: Waterloo house, Waterloo street. *Phone*—Midland 1324½

Scotland—Glasgow: 124, St. Vincent street. *Phone*—Central 416.

Edinburgh and Leith Plate Glass Insurance Company, Limited.

Established 1908. *Object*—Glass

ADDRESS—Edinburgh: 21, Hanover street. *Phone*—Edinburgh 31016. 88, Leith walk, Leith. *Phone*—Edinburgh 36063.

Edinburgh Assurance Company, Limited.

Registered 29th Aug., 1823, as the Edinburgh Life Assurance Co. On 17th Feb., 1919, the title was changed to above and registered as limited. In July, 1919, the necessary powers were obtained to transact fire, accident and employers' liability business. In 1918 became allied with the Commercial Union Assur. Co., Ltd. CAPITAL—Authorised, £500,000, in 5,000 shares of £100 each. Issued, 5,000 shares. Paid up, £100,000 (£20 per share). Dividend of £30,000 for 1936. Year ends 31st Dec.

President, The Rt. Hon. Lord Lamington, G.C.M.G., G.C.I.E.; *Vice-President*, The Duke of Montrose, C.B., C.V.O.

DIRECTORS—A. J. Barber-Fleming; J. D. Boswell, W.S.; G. D. Collie; E. J. Cuthbertson, W.S.; J. M. Davies, C.A.; Adam Dempster; Rutherford Fortune, S.S.C.; J. M. Howden, D.L., C.A.; Herbert Lewis; A. Logan McClure, W.S.; Ian MacIntyre, W.S.; Sir William S. Marshall; J. S. Muirhead, D.S.O., M.C., LL.B.; Charles Munro; A. M. Stewart, F.S.I.; J. F. B. Wallace, S.S.C.; Robert Welsh; Robert Whyte; A. Francis Young.

Objects—All the principal classes. John Henderson, F.R.S.E., F.C.I.I., *Man. & Sec.*; G. O. Gunn, F.F.A., *Asst. Sec. and Act.*; W. S. Gavin, C.A., *Auditor*; Professor William T. Ritchie, O.B.E., M.D., F.R.C.P., Edinburgh, and Kenneth B. Dickson, M.D., London, *Medical Officers*; Mackenzie & Kermack, W.S., Edinburgh; Smiles & Co., London, *Solicitors*.

HEAD OFFICE—26, George street, Edinburgh. *Telegrams*—INDISPUTABLE. *Phone*—25291 and 25292.

BRANCH OFFICES—London: 3, Birchlin lane, E.C.3.; J. Alfred Eke, *Man.*

Telegrams—INDISPUTABLE, Stock.

Phone—Mansion House 9561.

London (West End): 33, Regent street, S.W.1. *Phone*—Whitehall 7951.

Aberdeen: 9, Golden square. G. A. Angus, F.C.I.I., *Man.* *Phone*—970.

Belfast: 15, Donegall square North. A. McNaught, F.C.I.I., *Sec.* *Phone*—24042.

Birmingham: 25, Bennett's Hill. G. H. A. Workman, *Man.*; R. Jackson Young, *Asst. Man.* *Phone*—Midland 0641.

Bristol: 24, Clare street. A. Bamford, *Man.* *Phone*—25178.

Cardiff: 141, Queen street. T. Osmond Jones, F.C.I.I., *Man.* *Phone*—1612.

Dublin: 37, College Green. S. G. Loram, *Man.* *Phone*—21638.

Dundee: 12, Victoria chambers. J. W. Melrose, *Man.* *Phone*—5101.

Edinburgh: R. M. Paine, *Sec.* *Phone*—25291.

Glasgow: 145, St. Vincent street. H. McMurray, *Man.* *Phone*—Central 9551.

Hull: 48, High street. R. R. Blackburn, *Man.* *Phone*—Central 16252.

Leeds: 14, Park row. H. C. Grenfell, *Man.* *Phone*—28556.

Liverpool: D9, Exchange buildings. R. Norman Cook, *Man.* *Phone*—Central 5430.

Manchester: 32a, Brown street. Walter Davies, *Man.* *Phone*—Blackfriars 5494.

Newcastle-on-Tyne: 47, Pilgrim street. H. F. McIlvenna, *Man.* *Phone*—22582.

Nottingham: Cheapside. F. A. Shaw, *Man.* *Phone*—45684.

Sheffield: 2 and 3, East Parade. E. Hannath, *Man.* *Phone*—22152.

Elders Insurance Company, Limited.

Registered 22nd February, 1921. *Objects*—Marine and Fire. *CAPITAL*—Authorised £500,000 in shares of £1 each. Issued, 250,000 shares. Paid-up, £150,000, being 12s. a share. Dividend for year ended 31st December, 1936, 10 per cent., less tax. (1935 and 1931, same.)

DIRECTORS—The Hon. Sir William H. Goschen, K.B.E., *Chairman*; William W. Otter-Barry, *Deputy-Chairman*; The Hon. Leonard H. Cripps, C.B.E.; Robertson F. Gibb; Sidney J. Jackson; David Jones, J.P.; Gerald F. Torrey, M.C.; Alfred Woods, O.B.E.

HEAD OFFICE—Colonial House, Water street, Liverpool. *Telegrams*—ELDERINSCO, Liverpool. *Phone*—3655 and 3656 Liverpool (Central). Sydney D. Grundy, *Underwriter*; Frederick J. Rimmer, *Sec.*; Price, Waterhouse & Co., *Auditors*.

Elgin Plate Glass Mutual Insurance Association, Limited.

Established 1877. *Object*—Plate Glass.

ADDRESS—54, High street, Elgin. A. F. Macdonald and A. W. Macdonald, *Jt. Secs*

Empire Insurance Company, Limited.

Registered 25th August, 1934. *Objects*—Life, Fire and Accident. *CAPITAL*—Authorised, £10,000 in 20,000 shares of 10s. each. Increased, April, 1938, to £50,000 in 20,000 shares of £2 10s. each. All issued and fully paid.

DIRECTORS—J. P. Moore and C. E. Harrison, Montreal; A. M. Eedy, A. G. Copeland, and M. C. Alder, Sydney.

REGISTERED OFFICE—Brettenham house, 1, Lancaster place, Strand, London, W.C.2. Alexander S. Sellar and David T. King, *Attorneys for U.K.*

Empire Steamship Assurance Association.

Established 1882. *Object*—Mutual Insurance on Hulls of Steamers.

HEAD OFFICE—Walsingham House, 35, Seething lane, London, E.C.3. *Telegrams*—BILBROUGH, London. *Phone*—Royal 4971-4. A. Bilbrough & Co., Ltd., *Man.*

BRANCH OFFICES—Cardiff: Imperial buildings, Mount Stuart square. Swansea: Gloucester House.

Newcastle-on-Tyne: Norfolk House, 90, Grey street.

EMPLOYERS' LIABILITY Assurance Corporation, Limited, The.

(See Advt. page xvi)

Registered 25th Oct., 1880. In 1884 the Employers' Liability Assur. Corp'n. took over the employers' liability business of the National Employers' Accident & General Assur. Assoc. In 1919 the Merchants' Marine Ins. Co. became allied with the above Corporation. In 1920 the Clerical, Medical & General Life Assur. Soc. became allied with the above Corporation. *CAPITAL*—Authorised, £2,000,000, in shares of £1 each. Issued, 1,539,090 shares. Paid up, £384,772 (5s. per share). Dividend declared for 1937, 3s. 6d. per share, less tax. (1936, 3s. 6d., less tax.) Year ends 31st Dec.

DIRECTORS—Sir Courtauld Thomson, K.B.E., C.B., *Chairman*; Rt. Hon. Sir John Anderson, G.C.B., G.C.S.I., G.C.I.E., M.P.; Arthur Digby Besant; Sir Joseph G. Broodbank; Samuel H. Brown; Sir Gordon Campbell, K.B.E.; Hugh D. Flower, W. E. Gray; the Viscount Knollys, D.F.C.; Sir Francis Smith; Sir Campbell Stuart, K.B.E.

Objects—Workmen's Compensation, Fire, Life, Marine, Employers' Liability, Personal Accident, Sickness, Fidelity Guarantee, Plate Glass, Burglary, Motor, Drivers' Risks, Third Party. *Board day*—12.0 Wednesday. The Viscount Knollys, D.F.C., *Man. Dir.*; R. J. Crowe, *Man.*; E. F. Lewis, *Sec.*; F. T. Jackson, *Asst. Man.*; J. W. Sutherland and C. W. Pulford, *Asst. Secs.*; Deloitte, Plender, Griffiths & Co., *Auditors*; Watson, Sons & Room, and Linklaters & Paines, *Solicitors*.

HEAD OFFICE—Hamilton house, Victoria Embankment, London, E.C.4.

Telegrams—ELLA, Fleet. *Phone*—Central 5260.

BRANCH OFFICES—City: 36-38, Cornhill, E.C.3. H. E. Marks, *Man.*

Phone—Mansion House 8801.

West End: 62, Pall Mall, S.W.1. J. A. Ruggles-Brise, *Man.*

Phone—Whitehall 4894

Crouch End: Devonshire house, 4, The Broadway, N.8. C. E. Keysell, *Insp.*

Phone—Mountview 6226.

Hendon: 194, Brent street, N.W.4. H. G. Jack, *Insp.* *Phone*—Hendon 8131.

Lewisham: 2, Devon mansions, 155, High street, S.E.13. G. T. Bradfield, *Insp.*

Phone—Lee Green 1914

Aberdeen: 214, Union street. W. S. Rannie, *Insp.* *Phone*—4023.

Barnstaple: 5, Bridge Buildings, The Square. P. W. Shaw, *Insp.* *Phone*—129.

Belfast: 4, Donegall square North. C. H. Wilkins, *Man.* *Phone*—22008.

Continued

EMPLOYERS' LIABILITY Assurance Corp., Ltd., The—continued.

- Birmingham: Colmore house, Waterloo street, 2. W. H. Goold, *Man.*
Phone—Midland 5172.
- Blackpool: 15, Abingdon street. W. Procter, *Insp.* *Phone—1526.*
- Brighton: 145, North street, 1. A. H. Dilley, *Man.* *Phone—7207.*
- Bristol: 16 and 18, Clare street, 1. N. G. Rasbach, *Man.* *Phone—23301.*
- Burnley: 74, Manchester road. R. H. Bennett, *Insp.* *Phone—3750.*
- Cardiff: 26, Windsor place. R. C. Hudson, *Man.* *Phone—5162.*
- Chelmsford: 3, Tindal square. S. J. Crane, *Insp.* *Phone—2386.*
- Cheltenham: 109, Promenade. J. H. D. Henderson, *Insp.* *Phone—4332.*
- Chester: 22, Pepper street. N. Powell, *Insp.* *Phone—886.*
- Coventry: Hanover house, 10, Queen Victoria road. V. T. Oliver, *Insp.*
Phone—3462.
- Croydon: 110a, George street. T. W. Coombs, *Insp.* *Phone—5551.*
- Derby: 14, Corn Market. *Phone—111.*
- Devizes: Midland Bank chambers. W. H. Moncrieffe, *Insp.* *Phone—63.*
- Doncaster: 6, Priory place. N. E. Milnes, *Insp.* *Phone—2083.*
- Dublin: Hibernian Bank chambers, St. Andrew street, C.1. Arthur W. Wheeler,
Man. *Phone—21485.*
- Dundee: 33, Commercial street. Andrew J. Smith, *Man.* *Phone—4252.*
- Dunfermline: 2, Douglas street. W. A. Valentine, *Insp.*
Phone—1053.
- Edinburgh: 9, South Charlotte street, 2. G. D. Pike, *Man.* *Phone—32185*
- Exeter: 31, Southernhay West. F. C. Stenlake, *Insp.* *Phone—3310*
- Glasgow: 121, St. Vincent street, C.2. J. F. Challice, *Man.*
Phone—Central 6996.
- Gloucester: County chambers, Station road. E. R. Turner, *Local Sec.* *Phone—3033*
- Hastings: 6, Trinity street. G. H. Minton, *Insp.* *Phone—1744.*
- Hereford: 4, Barrs Court road. H. G. Dowding, *Insp.* *Phone—2659*
- Hull: Thorncliffe chambers, Scale lane. A. C. C. Fraser, *Man.*
Phone—Central 15338.
- Ilford: Bush House, Clements road. M. P. Farr, *Insp.* *Phone—1893*
- Ipswich: 34, Princes street. T. Clement Bates, *Man.* *Phone—3251*
- Leeds: City chambers, Infirmary street. Leslie Holdom, *Man.*
Phone—Central 29788.
- Leicester: 7, Friar lane. P. H. Seymour, *Insp.* *Phone—60817.*
- Liverpool: K. Exchange buildings, Exchange street East. C. H. Newport, *Man.*
Phone—Central 1439.
- Londonderry: 5, Castle street. S. Wright, *Insp.* *Phone—2525.*
- Luton: 4, King street. D. E. Bryett, *Insp.* *Phone—1665.*
- Maidstone: 15, King street. O. R. E. Bruce, *Insp.* *Phone—3545.*
- Manchester: Ship Canal house, King street, 2. Malcolm L. Smith, *Man.*
Phone—Deansgate 2663.
- Margate: 9, Cecil square. S. P. Burke, *Insp.* *Phone—900.*
- Middlesbrough: 20, Albert road. R. Shuker, *Insp.* *Phone—3349.*
- Newcastle-on-Tyne: Standard chambers, Neville street, 1. H. W. Jessett, *Man.*
Phone—24371 and 24884.
- Newport: Central chambers, 4, Stow hill. S. G. Evans, *Insp.* *Phone—3487*
- Norwich: 25, Castle Meadow. H. C. Thompson, *Insp.* *Phone—539.*
- Nottingham: 24, Low pavement. E. Brewill, *Man.* *Phone—40338.*
- Paisley: 7, High street. A. J. Macpherson, *Insp.* *Phone—2406.*
- Peterborough: 31, Priestgate. P. C. Crick, *Insp.* *Phone—2491.*
- Plymouth: 1a, Bank of England place. J. S. Mercer, *Man.* *Phone—3447.*
- Portsmouth: Westminster Bank chambers, Osborne road, Southsea. J. V. Eve,
Insp. *Phone—6039.*
- Preston: 14, Winckley square. A. Paddock, *Insp.*
Phone—5133.
- Reading: Grosvenor buildings, 12, Friar street. L. G. Piper, *Insp.* *Phone—3838.*
- Ruthin: Town Hall buildings. W. G. James, *Insp.* *Phone—148.*
- Sheffield: Town Hall chambers, 87, Fargate, 1. G. Leonard, *Insp.* *Phone—26163.*
- Sherborne: Chesterfield house, Cheap street. Ronald H. White, *Insp.*
Phone—277.
- Shrewsbury: 40, Castle street. Albert R. Taylor, *Insp.* *Phone—2614.*
- Southampton: Lloyds Bank chambers, 18, High street. J. C. H. Treherne, *Insp.*
Phone—4676.
- Stoke-on-Trent: 17, Glebe street. H. Crowther, *Insp.* *Phone—Hanley 4366*
- Sunderland: 56, John street. G. W. Graham, *Insp.* *Phone—5060.*
- Swansea: 23, Union street. A. R. G. Morgan, *Insp.* *Phone—4571.*
- Taunton: 10, Hammet street. R. G. Lawton, *Insp.* *Phone—2518.*
- Torquay: St. John's chambers, Lower terrace, Fleet street. J. J. Bingley-Pullin,
Insp. *Phone—2535.*

Continued.

EMPLOYERS' LIABILITY Assurance Corp., Ltd., The—continued.

Truro : The Mansion House, Princes street. V. W. R. Nation, *Insp.* Phone—352.
 Wolverhampton : Birch house, Birch street. R. H. Nichols, *Insp.* Phone—21858.
 Worcester : 59, Foregate street. L. W. Whiteman, *Insp.* Phone—35.

FOREIGN BRANCHES AND AGENCIES—

Australia : 17, Bridge street, Sydney. H. V. Heath, *Man. for Australia.*
 Adelaide : Epworth building, Pirie street. R. C. Smith, *Man.*
 Brisbane : 74-6, Eagle street. V. P. Caffisch, *Man.*
 Melbourne : 37, Queen street. H. F. Dawson, *Man.*
 Perth : A.M.P. building, William street. A. Arnold, *Man.*
 Belgium : 66, Rue St. Lazare, Brussels. H. W. Haggis, *Man.*
 Burma : 8, Strand road, Rangoon. Gramham's Trading Co. (India) Ltd., *Agents*;
 Wm. Jacks & Co., *Agents.* Rangoon.
 Canada : Insurance Exchange building, Montreal. John Jenkins, *Man for Canada.*
 Toronto : University avenue. S. C. Reid, *Man.*
 Calgary : Insurance Exchange building. V. Grace, *Man.*
 Vancouver : Pacific building. J. A. Young, *Man.*
 Winnipeg : Paris building. T. D. Harris, *Man.*
 Ceylon : 13, Prince street, Colombo. C. W. Mackie & Co. Ltd., *Agents.*
 China : Sassoon House, The Bund, Shanghai. F. R. Barry, *Far Eastern Man.*
 Arnhold & Co. Ltd., *Agents.*
 Hong Kong : Jardine, Matheson & Co. Ltd., *Agents.*
 Hankow : R. E. Blair, *Man.*
 Tientsin : C. C. Loa, *Man.*
 Cyprus : Nicosia. C. Christophides, *Agent.*
 Egypt : P.O. Box 84, Cairo. Michael Setton's Sons & Co., *Agents.*
 France : 2, Rue du Quatre Septembre, Paris. Henri de Leseleuc, *Agent.*
 Havre : 8, Place Jules Ferry. P. Giblain, *Agent.*
 Greece : Metohikon Tameion building, Athens. The General Shipping Co., St. E.
 Pappadimitriou & Co., *Agents.*
 Holland : Beursplein 5, Amsterdam. Blom & Van der Aa, *Agents.*
 Amsterdam : Heerengracht 554. W. A. Hienfeld, *Agent.*
 Amsterdam : 31, Tesselschadestraat. Roland Holst & Zoon, *Agents.*
 India : 99, Clive street, Calcutta. S. C. Smith, *Branch Man.*
 Bombay : 42-8, Churchgate street, Fort. W. H. Brady & Co., Ltd. *Branch Muns.*
 Madras : 154-5, Popham's Broadway. W. H. Brady & Co., Ltd., *Agents.*
 Madras : 17, Armenian street. Tetley & Whitley, Ltd., *Agents.*
 Mauritius : Port Louis. G. L. Mayer & H. Espitalier Noel, *Agents.*
 Netherlands East Indies : Batavia. Blom & Van der Aa, *Agents.*
 Palestine : P.O. Box 18, Haifa. Fulworth Limited, *Agents.*
 Philippine Islands : Kneeder building, Manila. E. E. Elser, Inc., *Agents.*
 Siam : Bangkok. Louis T. Leonowens, Ltd., *Agents.*
 Bangkok : Bangkok Dock Co. Ltd., *Agents.*
 South Africa : Standard Bank (A.B.C.) chambers, Cape Town. C. B. M. Abbott,
Branch Man.
 Johannesburg : Corner house. Joseph Liddle (Pty) Ltd., *Agents.*
 Durban : 382, Smith street. Joseph Liddle (Pty) Ltd., *Agents.*
 Straits Settlements : 5, Malacca street, Singapore. Sime Darby & Co. Ltd., *Agents.*
 Singapore : Ocean building, Prince street. Wm. Jacks & Co. (Malaya) Ltd.
 Penang : Sime Darby & Co. Ltd., *Agents.*
 United States of America : Samuel Appleton building, Boston. E. C. Stone, United
 States *Gen. Man. & Attorney.*
 New York : 120, William street. The Hon. Charles D. Hilles, *Man.*
 N. Mexico : W. Gold avenue, Albuquerque. Rio Grande Agency Company,
Gen. Agents.
 Atlanta : Hurt building, Ga. Hubert L. Blackwell, *Man.*
 Baltimore : 5, South street, Md. Lawford & McKim, *Gen. Agents.*
 Mass. (New England Branch) : 1, Liberty square, Boston. Frank O. Sargent,
Man.
 Chicago, Ill. : 175, W. Jackson Boulevard. P. C. Lewis, *Man.*
 Ohio : First National Bank Building, Cincinnati. Thomas E. Hanlon, *Man.*
 Ohio : Guardian building, Cleveland. Harold B. Bennett, *Man.*
 Texas : Guardian Life building, Denver. David H. Howie, *Man.*
 Colombo : Patterson building, Denver. David H. Howie, *Man.*
 Michigan : Lafayette building, Detroit. Charles H. Garrison, *Man.*
 Indianapolis : Consolidated building. Stone, Stafford & Stone, *Gen. Agents.*
 Missouri : Federal Reserve Bank building, Kansas City. R. Wolters, *Act. Man.*

Continued.

EMPLOYERS' LIABILITY Assurance Corp., Ltd., The.—continued.

California: Chas. C. Chapman building, Los Angeles. William Wittkoff, *Man.*
 Minnesota: Northwestern Bank building, Minneapolis. Maurice T. Crowell, *Man.*
 Newark, N.J.: 1180, Raymond Boulevard. John A. Verdi, *Man.*
 Connecticut: 30, Whitney avenue, New Haven. George E. Lonergan, *Man.*
 Louisiana: Hibernia Bank building, New Orleans. Herman R. Egloff, *Man.*
 Nebraska: 1809-1811, Douglas street, Omaha. Love-Haskell Company, *Gen. Agents.*
 Pennsylvania: 311, 313, Walnut street, Philadelphia. H. Jordan Dooley, *Man.*
 Maine: 120, Exchange street, Portland. Campbell. Payson & Noyes, *State Agents.*
 Missouri: Pierce building, St. Louis. F. D. Hirschberg & Co.
 Utah: 406, Utah Oil building, Salt Lake City. Selbach Insurance Agency, *Gen. Agents.*
 California: 252, Sansome street, San Francisco. Jensen & Kessler, *Gen. Agents.*
 Washington: Hoge building, Seattle. Kenneth H. Wheelock, *Man.*
 Oklahoma: Philtower building, Tulsa. Landes, Seever & Thornton, *Gen. Agents.*
 Washington, D.C.: Washington Loan and Trust building. R. J. Schofield, *Man.*
 West Indies: Obispo 53, Havana, Cuba. The Trust Company of Cuba, *Agents.*
 Haiti: Port-au-Prince. O. J. Brandt & Co., *Agents.*
 Jamaica: 11, Duke street, Kingston. Judah & Randall, *Agents.*
 Trinidad: 11, Edward street, Port of Spain. Dowdeswell & Burt, *Agents.*
ASSOCIATED OFFICES—Clerical, Medical & General Life Assurance Society, 15, St. James's square, London, S.W.1. A. H. Rowell, *Gen. Man. & Act.*; B. Smither, *Sec Merchants' Marine Insurance Company, Limited, Lloyd's building, London, E.C.3.* Charles E. Roberts, *Underwriter*; H. F. Giles, *Sec.*

EMPLOYERS' MUTUAL Insurance Association. (See Advt. page lxviii)

Registered 27th June, 1898, as the Employers' Mutual Ins. Assoc. of Scotland, Ltd. In 1914 the title was changed to above. This, being a Mutual Association, has no share capital. In 1898 5 per cent. debenture stock for £20,000 (£10,000 paid up) was issued in multiples of £10, the rate of interest being subsequently increased to 9 per cent.; the issue price was par, with interest payable on 30th June and 31st Dec., and no date of repayment was fixed, but the Association reserved the right to redeem the stock at any time on three months' notice at 10 per cent. premium. The stock was issued to rank after all other claims on the Association. Year ends 30th Nov.

DIRECTORS—George Wyllie, *Chairman*; T. Fletcher; A. W. Last; H. S. Rogers; W. M. Smellie; S. Stephens; Barstow & Millar, *c.a., Auditors.*

Objects—Third Party (Drivers'), Public Liability, Workmen's Compensation, Accident and Sickness, Plate Glass, Fidelity Guarantee, Fire, Burglary, Domestic Servants, Motor Car, etc.

HEAD OFFICE—12, Charlotte square, Edinburgh.

Telegrams—EMPLOYERS, Edinburgh. **Phone**—27133 (2 lines). John C. Barr, *Man. for Scotland and Sec. of the Association.*

HEAD OFFICE for England and Wales; Wellington House, Wellington street, London, W.C.2. A. W. Last and Cecil Last, *Joint Mans.*

Phone—Temple Bar 2686-7.

BRANCH OFFICES—Birmingham: Coleridge chambers, Corporation street

Bournemouth: Lloyds Bank chambers, The Lansdowne.

Bristol: 39-40, High street.

Camberley: 6, Southern road.

Cardiff: 31, High street.

Essex: 105, Leigham Court drive, Leigh-on-Sea.

Glasgow: 124, St. Vincent street, C.2.

Hanley: 7, Phoenix chambers, Broad street.

Leeds: 18, Weetwood chambers, Albion street.

Manchester: 2, Cooper street.

Northampton: 65, Abingdon street.

Nottingham: 9, Burton street.

English Insurance Company, Limited.

Registered 4th Dec., 1919. **Objects**—All Classes. In 1923 this Company became allied with the General Accident Fire and Life Assur. Corpn. **CAPITAL**—Paid up. £14,461 8s., consisting of 578,456 shares of 8s. each with 6d. paid up on each. Year ends 31st Dec.

DIRECTORS—Sir Francis Norie-Miller, Bt., J.P., *Chairman*; Lt.-Col. the Rt. Hon. The Earl of Airlie, G.C.V.O., M.C.; The Rt. Hon. Lord Alness, P.C., D.L., LL.D.; R. O. Iaw; The Rt. Hon. Lord Mamhead of Exeter; S. Norie-Miller, M.C., J.P., M.A.; Frederick Richardson.

ADDRESS—General Buildings, 99, Aldwych, London, W.C.2, and General Buildings, Perth, Scotland. S. Norie-Miller, M.C., J.P., M.A., *Gen. Man*; H. C. Mathieson, F.F.A., *Sec.*

English and American Insurance Company, Limited.

Established 1929. *Objects*—Marine, Fire and General and Motor. *CAPITAL*—Authorised, £100,000 in shares of £1 each. Issued, 100,000 shares. Paid-up, £50,000, being 10s. per share.

DIRECTORS—Sir W. E. Hargreaves, *Chairman*; The Hon. Sir E. R. Bowring, K.C.M.G.; Harvey Bowring; M. D. Hargreaves; L. B. Wimble; F. E. Bromley; S. H. Buckenham.

REGISTERED OFFICE—52, Leadenhall street, London, E.C. *Telegrams*—BOWRING. *Pen. Phone*—Royal 7200. E. B. Macmin, *Man.*; L. V. Williams, *Sec.*

Equitable Life Assurance Society.

Established 1762 as The Society for Equitable Assurances on Lives and Survivorships, and duly enrolled in the Court of the King's Bench in 1765. On the 18th Aug., 1892, registration under the Companies Acts took place under the title of the Equitable Life Assurance Society, as it had been ordinarily designated for the foregoing 50 years or more; and on 7th June, 1893, a memorandum and articles of association were substituted for the deed of settlement. In 1919 the Reversionary Interest Society and the University Life Assurance Society, and in 1920 the Equitable Reversionary Interest Society, became allied with the above society. This is a mutual society. *Object*—Life.

DIRECTORS—Herbert Leslie M. Tritton, *President*; Irvine Campbell Geddes and Desmond Abel Smith, *Vice-Presidents*; Hon. Arthur Windham Baldwin; Lord Biddulph; John Nevile Buchanan; Capt. George J. R. Cooper; The Earl of Denbigh; Hon. William Jocelyn Lewis Palmer; John Oxley Parker.

HEAD OFFICE—19, Coleman street, London, E.C.2. *Telegrams*—EQUITASSUS, Ave, London. *Phone*—Metropolitan 4545. *Board day*, 12 Wednesday. Sir William Elderton, F.I.A., *Act. and Man.*; H. J. Tappenden, F.I.A., *Dep.-Man.*; E. J. Y. Simmons, *Asst. Man.*; M. E. Ogborn, F.I.A., *Asst. Act.*; Whinney, Smith & Whinney, *Auditors*; J. Forest Smith, F.R.C.P., 149, Harley street, W.1., *Medical Officer*; B. R. Warren, 5, Bedford square, W.C.1, *Solicitor*.

BRANCH OFFICES—Birmingham: Essex house, Temple street. *Phone*—Midland 4177. Bristol: 34, St. Nicholas street. *Phone*—21993. Glasgow: 193, St. Vincent street. *Phone*—Central 5452. Manchester: 6, Aytoun street. *Phone*—City 3151.

Equitable Reversionary Interest Society, Limited.

Established 1835. This Society became allied with the Equitable Life in 1920. *CAPITAL*—£500,000 of consolidated stock. Dividend for 1936, 7 per cent., less tax. (1935, 6 per cent.) Debentures in issue—£200,000 divided into £50,000 of 4 per cent. and £150,000 of 5 per cent. Year ends 31st Dec.

DIRECTORS—H. Leslie M. Tritton, *Chairman*; Irvine Campbell Geddes, *Deputy-Chairman*; Rt. Hon. Lord Biddulph; John Nevile Buchanan; Capt. George J. R. Cooper; Rt. Hon. The Earl of Denbigh; W. Palin Elderton; The Hon. William Jocelyn Lewis Palmer; John Oxley Parker; Desmond Abel Smith.

Objects—Reversions, Life Interests, Annuities.

ADDRESS—19, Coleman street, London, E.C.2. *Telegrams*—REVERSIO, Avenue. *Phone*—Metropolitan 8926. *Board day*—12.30 Wednesday. H. J. Tappenden, F.I.A., *Act and Sec.*; Whinney, Smith & Whinney, *Auditors*.

EQUITY AND LAW Life Assurance Society. (See Advt. page xvii)

Established 1944. *Object*—Life. The following Companies have since become amalgamated with the above Society:—Etonian & General Life, 1850; and the National Reversionary Investment Co., 1910. The Law Reversionary Interest Society became allied with the above Society in 1912. *CAPITAL*—Authorised, £1,000,000 in 200,000 shares of £5 each. Issued, 200,000 shares. Paid up, £250,000 (25s. per share). Dividend declared for triennium, 1938-40, 4s. 9d. p.a., free of tax. Year ends 31st Dec.

DIRECTORS—Rt. Hon. Sir Dennis Herbert, K.B.E., M.P., *Chairman*; Sir Bernard Bircham, G.C.V.O., *Deputy-Chairman*; Sir Geoffrey Ellis, Bt., M.P.; H. M. Farrer; Randle F. Holme; Owen J. Humbert; A. H. James; The Rt. Hon. Lord Kennet, P.C., G.B.E., D.S.O.; Rt. Hon. C. A. McCurdy, K.C.; Allan E. Messer, C.B.E.; W. P. Phelps; Sir Reginald Poole, K.C.V.O.

HEAD OFFICE—20, Lincoln's Inn Fields, London, W.C.2. *Phone*—Holborn 7612. *Telegrams*—EQUILAW, Holb., London. *Board day*—2.0 Wednesday. A. C. Thorne, F.I.A., *Man and Sec.*; F. A. P. Lewty, F.I.A., *Act.*; R. J. Kirton, M.A., F.I.A., *Asst. Man.*; George Haselhurst, *Asst. Sec.*; A. H. Toppin, *Agency Supervisor*; Price Waterhouse & Co., *Auditors*; Ernest E. Lewis, M.D., 30, Weymouth street, W.1., *Medical Officer*; E. George Whately, *Solicitor*.

ESSEX & SUFFOLK EQUITABLE Ins. Society, Ltd. (See Advt. page xviii)

Established 1802, on the mutual principle, under the title of Essex Equitable. In 1806 the name was changed to above. Reconstructed under special Acts of Parliament in 1861, registration as a limited company took place 9th Oct., 1906. The Essex & Suffolk Accident Indemnity Society was amalgamated with the above Society in 1909, and the Pilot Ins. Corp'n. in 1910. In 1911 the above Society became allied with the Atlas Assurance Co. CAPITAL—Authorised, £600,000 in 60,000 shares of £10 each. Issued, 56,000 shares. Paid up, £56,000 (£1 per share). Dividend declared for 1937, 25 per cent., tax free. Year ends 31st Dec.

DIRECTORS—C. H. Falloon, *Chairman*; Sir W. Gurney Benham, *Deputy-Chairman*; Lt.-Colonel Guy Blewitt, D.S.O., M.C.; W. Hilton H. Brooks; J. Oxley Parker; C. J. Round; Sir Charles S. Rowley, Bt.

Objects—Fire and Accident (all kinds). Incorporated by Special Act of Parliament, 1906. J. G. R. Jobling, *Man. and Sec.*; A. F. A. Kennedy, *Accdt. Man.*; F. J. Thornton, *Home Fire Man.*; Paul O. Barendt, *Foreign Fire Man.*; R. G. Bultitude, *Man., Colchester*; E. J. Houghton, *Chief Accountant*; Elwes, Turner & Smith, *Solicitors*.

HEAD OFFICE—The Fire Office, Colchester. *Telegrams*—ESSFOLK. *Phone*—2211. **LONDON OFFICE**—7, King street, E.C.2. *Telegrams*—ESSFOLK, Cent. *Phone*—National 7600. G. F. Hudson, Matthews & Co., *Solicitors*; Price, Waterhouse & Co., *Auditors*.

BRANCH OFFICES—West End: 25, St. James's street, S.W.1. J. B. Whitlock, *Man.* *Telegrams*—ATLAS, Cent., London. *Phone*—Whitehall 4693. Aberdeen: 12, Bon-Accord square. J. M. Munn, *Sec.* A Leslie Hay, *Local Dir.* *Phone*—853.

Ashford, Kent: 17, Western Avenue. D. H. Pursey, *Insp.* *Phone*—596.

Birmingham: Atlas Assurance buildings, 114, Colmore Row, 3. Edward Rose, *Man.* *Telegrams*—ATLAS ASSURANCE. *Phone*—Central 8348-8349.

Bournemouth: 142, Old Christchurch road. C. T. Goleworthy, *Insp.* *Phone*—5382.

Brighton: 33, West street. A. Q. Browning, *Man.*; F. W. Fellingham, *Asst. Man.* *Telegrams*—ESSFOLK. *Phone*—3415 and 3852.

Bristol: Atlas Assurance building, 9, Clare street. T. H. Shellard, *Man.* M. T. Todd, *Asst. Man.* *Telegrams*—ATLAS. *Phone*—24045.

Cambridge: 62, Sidney street. Wallace Cole, *Man.* *Telegrams*—ESSFOLK. *Phone*—4662.

Cardiff: Principality buildings, Queen street. A. L. Nind Tomson, *Man.* *Telegrams*—ATLAS ASSURANCE. *Phone*—909 and 910.

Chelmsford: Duke street. A. E. Suckling, *Man.* *Phone* 2814.

Edinburgh: 21, Charlotte square, 2. A. Wilson Macfarlane, *Sec.* *Phone*—31162.

Exeter: Law Library buildings, 8, The Close. A. B. Lailey, *Man.* *Phone*—4253.

Glasgow: 174, West George street, C.2. A. W. Harvie, *Man.* *Telegrams*—ATLAS. *Phone*—Douglas 2870-1.

Hastings: 21, Cornwallis Gardens. P. A. Macnab, *Insp.* *Phone*—3136.

Horsham: Guildford road, Broadbridge Heath. P. G. Whitcomb, *Insp.* *Phone*—Broadbridge Heath 91.

Ipswich: Cornhill. J. L. Jolly, *Man.* E. J. E. Fenn, *Asst. Man.* *Telegrams*—ESSFOLK. *Phone*—2324.

King's Lynn: Market square. S. Seamer, *Sec.* *Phone*—2640.

Leeds: Atlas chambers, King street, 1. T. W. Swales, *Man.*; F. Hirst, *Asst. Man.* *Telegrams*—ATLAS. *Phone*—29057.

Liverpool: 4, Chapel street. H. A. Matthewman, *Man.* R. D. King, *Asst. Man.* *Telegrams*—ATLAS ASSURANCE. *Phone*—Central 2777.

Maldon: 41, High street. L. R. Firman, *Sec.* *Phone*—Maldon 27.

Manchester: 93, King street. T. C. Metcalf, *Man.* *Telegrams*—ATLAS, Manchester. *Phone*—Deansgate 4831.

Margate: 6, Cecil square. G. H. Evans, *Sec.* *Phone*—Margate 235.

Newcastle-on-Tyne: 19-21, Dean street. J. Cowper and F. C. Mallett, *Joint Mans.* *Telegrams*—MANCHESMAL. *Phone*—24031.

Northampton: 2, Wood Hill. W. E. Wright, *Man.* *Telegrams*—ATLAS. *Phone*—172.

Norwich: 52, London street. L. A. Hockley, *Sec.* *Phone*—690.

Nottingham: 10, Low Pavement. J. W. Ansell, *Man.* *Telegrams*—ATLAS. *Phone*—41746.

Portsmouth: 10, King's road, Southsea. A. E. Knight, *Man.* *Phone*—Portsmouth 5084.

Reading: 1, Station road. H. J. B. Humby, *Man.* *Telegrams*—ATLAS. *Phone*—3340.

Reigate: "Greenmeads," Outwood, near Redhill. B. F. Rand, *Insp.* *Phone*—Smallfield 16.

Saffron Walden: 45, High street. R. E. Johnston, *Insp.* *Phone*—13.

Continued.

ESSEX & SUFFOLK EQUITABLE Insurance Society, Ltd.—continued.

Southampton: 126, Above Bar. J. W. B. Cowlin, *Man.*; P. A. Lamb, *Asst. Man.*
Telegrams—ATLAS. *Phone*—5841.
 Tunbridge Wells: 15, Church road. A. H. Fuller, *Sec.* *Phone*—Tunbridge Wells 601.
 A. D. Foster, 19, Mount Ephraim road, *Dir.*
 Yarmouth: 37, Blake road. T. W. Jelliss, *Insp.* *Phone*—2394.

European General Reinsurance Company, Limited.

Registered 10th May, 1911, as European Accident Ins. Co., Ltd. In 1919 the title was changed to above. CAPITAL—Authorised, £360,000, divided into 12,000 shares of £20 each and 120,000 shares of £1 each. Issued, 12,000 £20 shares and 60,000 £1 shares. Paid up, £300,000 (each share fully paid). Dividend declared for 1931-6, 15 per cent., tax free. Year ends 31st Dec.

DIRECTORS—E. Hurlimann; A. C. H. Bertrand; R. S. Guinness; Ch. Simon; H. Sulzer; P. Alther.

Objects—Reinsurance in the United States and Canada.

REGISTERED OFFICE—Provincial House, Cannon street, E.C.4.

ADMINISTRATIVE OFFICE—60, Mythenquai, Zurich, Switzerland.

Telegrams—EURANACCO. Zurich. U.S.A. Office—99, John street, New York; N.Y. *Cables*—EURANACCO, New York. E. Hurlimann, Zurich, *Man.* *Dir.*; Wm. Habicht, Zurich, *Sec.*; T. L. Haff, New York, U.S., *Man.*; Hicks, Walters & Co., London, *Auditors*; Linklaters & Paines, London, *Solicitors*.

European Goods and Travellers' Luggage Insurance Company, Limited.

Established 1924. *Objects*—Luggage Insurance. CAPITAL—Authorised, £5,000 in shares of £1 each. All issued and paid-up.

DIRECTORS—S. Helfert; A. C. Barker.

ADDRESS—Finsbury Court, Finsbury Pavement, London, E.C.2.

Telegrams—EUROPLUG, London. *Phone*—National 5632-3.

Excess Insurance Company, Limited.

Registered 19th March, 1894. CAPITAL—Authorised, £500,000 in 50,000 shares of £10 each, all issued and fully paid. Dividend for 1937, 11 per cent., less tax. (1936 same.) Year ends 31st Dec.

DIRECTORS—Cuthbert E. Heath, O.B.E., D.L., *Chairman*; Arthur Burns; Montague Evans; Leopold C. Heath; Maj.-Gen. F. C. Heath-Caldwell, C.B., R.E.; E. Merrick Tylor, *Man.*

Objects—All classes of risk except Life.

HEAD OFFICE—50-51, Lime street, London, E.C.3. F. E. Johnson and E. E. Clark, *Joint Secs.* *Telegrams*—EXMONEP. *Phones*—Secretaries: Mansion House 0747; Underwriting: Mansion House 2297; Motor Dept.: Mansion House 3091.

Falkirk & Stirlingshire Plate Glass Insurance Company, Limited.

Established 1886. *Object*—Plate Glass.

ADDRESS—121, High street, Falkirk. *Phone*—Falkirk 339. Robert Henry Watson, *Sec.*; George K. Johnston & Smillie, Edinburgh, *Auditors*; Russell & Aitken, Falkirk, *Solicitors*.

Far Eastern Insurance Company, Limited. (Incorporated in China under the Companies Ordinances of Hong Kong.)

CAPITAL—Taels 1,000,000. Subscribed and fully paid, Taels 720,000. Controlled by Union Insurance Society of Canton, Ltd.

HEAD OFFICE—Shanghai.

LONDON OFFICE—Union building, 73, 79, 80, Cornhill, E.C.3. H. C. Gray, *Man.* *Telegrams*—UNIONIST, Stock, London. *Phone*—Avenue 2674 (4 lines).

FARMERS' FINANCE and Insurance Office, Ltd., The

(See Advt. page lxix)

Registered 12th June, 1900. In 1923 this Company took over the City Plate Glass Ins. Co. and the County Live Stock Ins. Co. In 1933 name was changed from The Farmers' Fire and Accident Insurance Association, Limited, to above. CAPITAL—Authorised, £100,000, in shares of £1 each. Issued, 11,280 shares, all fully paid. Dividend for 1936, 6 per cent. nett. (1935, same.) Year ends 31st Dec.

DIRECTORS—John Hetherton, *Chairman & Man. Director*; John Miller; B. L. Johnson.

Objects—Fire, Personal Accident, Employers' Liability, Public Liability, Hailstorm Damage, Motor, Live Stock, Plate Glass.

ADDRESS—County Insurance buildings, Museum street, York.

Telegrams—"HETHERTON, YORK." *Phone*—York 3209.

Federal Mutual Insurance Company of Australia, Limited.

Established 1911. *Objects*—Fire, Marine, Burglary, Plate Glass, Public Risk, Motor Car, Personal Accident and Sickness, Workmen's Compensation, Live Stock, Fidelity Guarantee, Loss of Profits, Crop, Stack and Hailstone. R. A. Manzie, *Gen. Man. and Sec.*

HEAD OFFICE—Federal Mutual chambers, 129, Pitt street, Sydney, N.S.W.

LONDON OFFICE—1, King William street, E.C.4.

FEDERATED EMPLOYERS' Ins. Assoc., Limited. (See Advt. page lxiix)

Registered 12th April, 1904. CAPITAL—Authorised, £150,000, in 150,000 ordinary shares of £1 each. Issued, 150,000 ordinary shares. Paid up, £75,000, consisting of 150,000 ordinary shares, 10s. paid. Dividend declared for 1937 1s. 0d. per share, less tax. Year ends 31st Dec.

DIRECTORS—Arthur Townson, *Chairman*; Sir Walter Lawrence, J.P., *Deputy-Chairman*; Sir E. Keith Nuttall, Bt., ASSOC. INST.C.E., M.SOC.C.E. (FRANCE); Bertram B. Moss; Sir Wm. Edge, Bt., J.P., M.P.

Objects—Fire, Loss of Profits, Casualty Business (all classes) and Contract Guarantee Bonds. George M. Doig, A.C.I.I., *Assist. Sec.*; F. A. E. Evans, *Gen. Man. and Sec.*

HEAD OFFICE—8, King street, Manchester, 2. *Telegrams*—FEDERATED.

Phone—Blackfriars 0061 (4 lines)

BRANCH OFFICES—London: 23, Lawrence lane, Cheapside, E.C.2. E. W. Nimmy, *Man.* *Telegrams*—METROPOLITAN 0651-2. *Phone*—Metropolitan 0651-2.

Aberdeen: 123½, Union street. J. Buchanan, *Insp.* *Telegrams*—192. *Phone*—192.

Belfast: Textile buildings, 9, Donegall square South. A. J. Campbell, *Man.*

Telegrams—25987. *Phone*—25987.

Birkenhead: 3, Hamilton square. N. S. Roberts, *Insp.* *Telegrams*—4117.

Phone—4117.

Birmingham: 111, New street. W. Hodges, *Man.* *Telegrams*—MIDLAND 1058.

Phone—Midland 1058.

Bristol: 14-16, Baldwin street. J. Appleby, *Man.* *Telegrams*—25667. *Phone*—25667.

Caernarvon: Barclays Bank chambers, Bridge street. R. Owen Evans, *Insp.*

Telegrams—236. *Phone*—236.

Cambridge: Cury chambers, 8-9, Petty Cury. F. J. O'Callaghan, *Man.*

Telegrams—5193. *Phone*—5193.

Cardiff: 3, Park place. C. McGowan, *Man.* *Telegrams*—317. *Phone*—317.

Chester: 27, Bridge street row. L. O. Lewis, *Man.* *Telegrams*—1129. *Phone*—1129.

Darlington: 22, Duke street. D. C. Edge, *Insp.* *Telegrams*—2101. *Phone*—2101.

Dundee: 14, Victoria chambers. W. H. Wanless, *Insp.* *Telegrams*—5539.

Phone—5539.

Edinburgh: 94, George street. D. M. Graham, *Sec.* *Telegrams*—CENTRAL 22476.

Phone—Central 22476.

Glasgow: 183, West George street. T. G. Duthie, *Sec.* *Telegrams*—CENTRAL 5568.

Phone—Central 5568.

Hull: St. Mary's chambers, Lowgate. N. E. Turner, *Insp.* *Telegrams*—Central

11536. *Phone*—11536.

Leeds: 68, Prudential buildings, Park row. W. H. Kemp, *Man.* *Telegrams*—27521.

Phone—27521.

Leicester: Eagle house, Friar lane. L. J. Tweedale, *Insp.* *Telegrams*—58354.

Phone—58354.

Liverpool: 24, Sir Thomas street. G. E. Hughes, *Man.* *Telegrams*—CENTRAL 943.

Phone—CENTRAL 943.

Middlesbrough: 20, Albert road. W. E. Tunnell, *Sec.* *Telegrams*—2328. *Phone*—2328.

Montgomeryshire: 16, Broad street, Newton. J. H. Owen, *Insp.* *Telegrams*—

Newton 371. *Phone*—Newton 371.

Newcastle-upon-Tyne: 21, Mosley street. D. E. Sutton, *Man.* *Telegrams*—22159.

Phone—22159.

Nottingham: Gordon house, Carrington street. A. C. Dubois, *Insp.*

Telegrams—2831. *Phone*—2831.

Plymouth: 27, Sun buildings, Bedford street. F. Owens, *Insp.*

Telegrams—4160. *Phone*—4160.

Sheffield: Watson's Walk chambers, Hartshead. J. M. Thaine, *Insp.*

Telegrams—23994. *Phone*—23994.

Shrewsbury: Old Bank buildings, Bellstone. T. C. M. Taylor, *Sec.*

Telegrams—2169. *Phone*—2169.

Stoke-on-Trent: 11, Glebe buildings, Glebe street. A. Goodwin, *Insp.*

Telegrams—Stoke-on-Trent 48706. *Phone*—48706.

FINE ART & GENERAL Insurance Company, Ltd. (See Advt. page xix)

Registered 25th July, 1890. This Company became allied with the North British & Mercantile Ins. Co., Ltd. in 1917. CAPITAL—Authorised, £500,000, in 50,000 shares of £10 each. Issued, 50,000 shares. Paid up, £50,000 (£1 per share). Year ends 31st Dec.

DIRECTORS—Hon. R. H. Brand, C.M.G., *Chairman*; Sir Robert C. Witt, C.B.E.; Arthur Young; A. E. Balfour; Cyril H. Kleinwort.

Objects—Fire, Burglary, Employers' Liability, Accident, Motor, Third Party, Fidelity, Plate Glass, Baggage, Live Stock, All Risks, Loss of Profits. **H. S. Milligan, Gen. Man.**; R. G. Knowles and A. Cansdale, *Joint Accdt. Mans.*; A. E. Ridoutt, *Sec.*; Singleton, Fabian & Co., *Auditors*.

REGISTERED OFFICE—64, Cornhill, London, E.C.3. **Telegrams**—PIQUANCY, Stock, London. **Phone**—Avenue 2468.

LONDON OFFICES—64, Cornhill, E.C.3. **C. Lawson Brown, London Man.**

12, Mincing lane, E.C.3. **E. A. Bradgate, Sec.** **Phone**—Mansion House 2713.

Bridgeway house, Hammersmith Bridge road, W.6. **W. H. Cooper, Insp.**

Phone—Riverside 3820.

14, Harrow road, W.2. **C. B. Flanagan, Sec.** **Phone**—Paddington 4094.

55/56, Chancery lane, W.C.2. **R. A. Pankhurst, Sec.** **Phone**—Holborn 5932.

144, High street, Shoreditch, E.1. **W. H. Harris, Sec.** **Phone**—Bishopsgate 2095

51, Borough High street, S.E.1. **J. F. Barratt, Sec.** **Phone**—Hop 2268.

71/73, The Grove, Stratford, E.15. **F. Russell, Sec.** **Phone**—Maryland, 4661.

207, Streatham High road, S.W.16. **E. J. R. Ellis, Insp.** **Phone**—Streatham 7660

7/8, Waterloo place, Pall Mall, S.W.1. **J. E. Elder, Man.** **Phone**—Whitehall 3261

BRANCH OFFICES—Aberdeen: 93, Union street. **A. Marquis, Man.** **Phone**—5812.

Belfast: 16, Howard street. **R. S. Lynch, Sec.** **Telegrams**—PIQUANCY. **Phone**—25851

Birmingham: 126, Colmore row. **J. C. Clark and S. R. Peplow, Mans.**

Phone—Central 7561.

Bournemouth: 52, Old Christchurch road. **W. Trotter, Res. Insp.** **Phone**—4071.

Bradford: Permanent chambers, 28, Bank street. **Samuel Waite, Sec.** **Phone**—6024.

Bristol: 9, 10 and 11, Broad street, 1. **C. R. Robinson, Sec.** **Telegrams**—PIQUANCY.

Phone—21276.

Cardiff: New street. **J. Phillips, J.P., Man.** **Phone**—5347.

Colchester: 150b, High street. **C. F. Judge, Sec.** **Phone**—3818.

Croydon: 8, 9 and 10, Katharine street. **H. M. Christian, Man.** **Phone**—2184.

Darlington: 9, Tubwell row. **Phone**—3010.

Derby: 34, Iron Gate. **Phone**—1288.

Dublin: 1, Dawson street, C.2. **C. J. Macdougald, Man.** **Phone**—44331.

Dundee: 21, Albert square. **W. M. Henderson, Sec.** **Phone**—3323.

Edinburgh: 64, Princes street. **J. H. Eddison, Man.** **Phone**—26141.

Glasgow: 200, St. Vincent street, C.2. **W. A. Borland, Man.** **Phone**—5273 Central.

Grimsby: 1, Osborne street.

Huddersfield: King's Head buildings, Cloth Hall street. **Phone**—1879.

Hull: Ocean chambers, Lowgate. **H. C. Brown, Sec.** **Phone**—36685 Central.

Ipswich: Wolseley chambers, 24, Tavern street. **C. F. Judge, Sec.** **Phone**—2652.

Jersey: 12, Hill street, St. Helier. **Phone**—1810.

Leeds: 30, East parade. **C. A. Brayshaw, Sec.** **Phone**—26191.

Leicester: Bank chambers, Town Hall square. **F. Grant, Sec.**

Telegrams—NORBERT. **Phone**—20231.

Liverpool: 7, Tithebarn street. **J. Longridge, Sec.** **Phone**—861 Central.

Maidstone: Mill chambers, 1, Mill street. **A. H. Strivens, Sec.** **Phone**—3608.

Manchester: 12-16, Booth street, 2. **E. M. Jones and A. Westcott, Mans.**

Phone—Central 0541.

Middlesbrough: 10, Albert road. **R. D. Bean, Sec.** **Phone**—3501.

Newcastle-upon-Tyne: 25, Mosley street. **J. H. Strachan, Sec.** **Phone**—23186.

Northampton: 24, Market square. **H. W. E. Butcher, Sec.** **Phone**—2626.

Norwich: 46, London street. **J. A. Clymer, Sec.** **Phone**—977.

Nottingham: 12, Low pavement. **A. E. Green, Sec.** **Phone**—41538.

Plymouth: 1, 2 and 3, Tavistock road, Drake's circus. **P. H. Smith, Sec.**

Phone—60675.

Portsmouth: 6, King's terrace, Southsea. **F. C. Jarnet, Insp.** **Phone**—73325.

Reading: 17, Market place. **P. B. Hirst, Insp.** **Phone**—3726.

Sheffield: Bank chambers, 64, Fargate. **G. M. Moore, Sec.** **Phone**—22315.

Southampton: 8, Portland street. **G. A. S. Rhodes, Sec.** **Phone**—5344.

Stockport: 5, Wellington road south.

Stoke-on-Trent: Town Hall chambers.

Watford: 83, High street. **F. Davison, Insp.** **Phone**—5452.

Wigan: 3, King street.

FRIENDS' PROVIDENT & CENTURY Life Office. (See Advt. page xx)

Established 1832 as the Friends' Provident Institution. In 1919 the title was changed to above, after alliance with The Century Ins. Co. A mutual office. Year ends 31st Dec.

DIRECTORS—Harold J. Morland, M.A., J.P., F.C.A., *Chairman*; Robert H. Marsh, F.C.A., *Deputy-Chairman*; W. B. Barber; Harrison Barrow; W. B. Clark, B.A.; Hugh T. Crossfield, M.A.; John Johnstone, A. Moorhouse, F.I.A.; R. J. Mounsey, J.P.; Hugh E. Seeböhm, J.P.; E. H. Walpole.

Objects—Life, Annuity, Endowment, etc. **Board day**—First Wednesday. H. J. Tapscott, *Gen. Man.*; B. H. Brigham, A.C.A., *Sec.*; C. I. C. Bosanquet, M.A., *Asst. Gen. Man.*; J. W. Robson, F.F.A., *Act.*; H. J. B. Cope, F.I.A., *Asst. Act.*; J. B. Muir, *Group Pensions Supt.*; C. W. Ecroyd, A.I.A., *Agency Man.*; P. H. Exell, F.C.I.I., *Asst. Agency Man.*; A. G. Allison, *Asst. Accountant*; T. W. Fairbairn, F.C.I.S., and P. Leishman, A.C.I.S., *Asst. Secs.*; Miss M. Chuter, *Investment Sec.*; W. A. Alexander, M.B., CH.B., F.R.C.P.E.D., Francis J. Bach, M.D., Reginald Hilton, M.D., F.R.C.P., T. Jenner Hoskin, M.D., F.R.C.P., *Medical Officers*; J. Shera Atkinson, LL.B. (LOND.), *Solicitor*; A. W. Roques, F.R.I.B.A., *Surveyor*; Price, Waterhouse & Co., *Auditors*.

LONDON HEAD OFFICE—7, Leadenhall street, E.C.3. **Telegrams**—FRENPROVIN, Stock, London. **Phone**—Mansion House 4511.

West End Branch—Byron house, 7-9, St. James's street, S.W.1. C. E. Sutcliffe, *Man.* **Phone**—Whitehall 2608.

City Department—7, Leadenhall street, E.C.3. D. Ridley Williams, *Sec.* **Phone**—Mansion House 4511.

Law Courts Branch—Bush house (South East Wing), Aldwych, W.C.2 G. S. Seabrooke, *Man.* **Phone**—Temple Bar 3896.

EDINBURGH HEAD OFFICE—18, Charlotte square, 2. **Telegrams**—CENTURY, Edinburgh. **Phone**—23151. W. A. Robertson, F.F.A., F.R.S.E., *Man. and Act.*; Roger H. Leitch, *Sec.*

BRANCH OFFICES—Aberdeen : 387, Union street. Chas. Ingram, *Man.* **Phone**—100. Belfast : Friends' Provident building, 58, Howard street. W. Moffat Palmer, *Man.* **Phone**—22446.

Birmingham : 75-77, Colmore row, 3. G. Gardner Coghill, *Man.* **Phone**—Central 7754. Bradford : Midland Bank chambers, 47, Market street. J. A. Hey, *Man.* **Phone**—1049.

Bristol : Friends' Provident building, 37-39, Corn street, 1. G. Moffat Palmer, *Man.* **Phone**—22308.

Cambridge : 55a, St. Andrew's street. R. J. Trinder, *Man.* **Phone**—2517.

Cardiff : 11, Dumfries place. W. F. Powell, *Man.* **Phone**—1028.

Coleraine : Century chambers, Diamond. David L. Steel, *Insp.* **Phone**—59.

Croydon : Equitable house, 43, George street. E. D. Kiunnish, *Man.* **Phone**—1331.

Derby : 15-16, Iron Gate. S. L. Luck, *Sec.* **Phone**—511.

Dublin : Friends' Provident building, 12-14, College green, C.1. G. M. Goodbody, *Man.* **Phone**—22175.

Dumfries : 3, Whitesands. J. M. Innes, *Man.* **Phone**—373.

Dundee : 83, Commercial street. George Knowles, *Man.* **Phone**—2228.

Dunfermline : 30, Queen Anne street. I. T. Buchanan, *Insp.* **Phone**—935.

Elgin : 78, High street. A. M. Mackenzie, *Sec.* **Phone**—7000.

Exeter : 14, Bedford circus. J. L. Clee, *Sec.* **Phone**—5094.

Falmouth : Barclays Bank chambers, Killigrew street. G. A. Ford, *Sec.* **Phone**—550.

Glasgow : Royal Exchange square. K. I. G. Matheson, B.A. (OXON), *Man.* **Phone**—Central 3348.

Gloucester : Midland Bank chambers, The Cross. J. E. H. Buckland, *Sec.* **Phone**—3000.

Greenock : Royal Bank buildings, 29, Nicolson street. J. Dickson, *Insp.* **Phone**—182.

Huddersfield : Lion chambers, John William street. W. Wilkinson, *Man.* **Phone**—3092.

Hull : Paragon buildings, Jamieson street. G. E. S. Lamb, *Man.* **Phone**—Central 35686.

Inverness : 23, Academy street. L. H. Davie, *Insp.* **Phone**—1283.

Ipswich : 40, Lloyds avenue. H. G. Hilsden, *Man.* **Phone**—3374.

Kendal : 2, Market place. F. J. Kerr, *Man.* **Phone**—384.

Leeds : East Parade chambers, 1. J. H. Littlewood, *Man.* **Phone**—24856.

Leicester : 10, Gallowtree Gate. G. W. Thompson, *Man.* **Phone**—20335.

Liverpool : 19, Brunswick street, 2. W. R. McGregor, *Man.* **Phone**—Central 3944-5.

Maldstone : 29, Weck street. C. L. Fenton-Jones, *Man.* **Phone**—3126.

Manchester : Century house, St Peter's square, 2. E. H. Thomas, *Man.* **Phone**—Central 5448/9.

Continued

FRIENDS' PROVIDENT & CENTURY Life Office.—*continued.*

Newcastle-on-Tyne: 10, Mosley street, 1. M. D. Dye, *Man.* Phone—23845.
 Newry: 26, Hill street. F. M. Walker, *Insp.* Phone—222.
 Northampton: Lloyd's Bank chambers, George row. H. D. Bobbett, *Man.*
 Phone—889.
 Norwich: 16, Bank street. E. E. Gooderham, *Sec.* Phone—732.
 Nottingham: Milton chambers, 23, Milton street. D. Arnold Greenwood, *Man.*
 Phone—3760.
 Oxford: 4, King Edward street. Howard Tompkins, *Sec.* Phone—47379.
 Plymouth: Century house, Lockyer street. R. W. Cordell, *Man.* Phone—5728.
 Portsmouth: 9, King's terrace. C. E. Smith, *Man.* Phone—5579.
 Romford: National Provincial Bank chambers, 3, South street. Douglas Fordham,
Man. Phone—1869.
 Sheffield: Foster's buildings, 22, High street, 1. F. Bellinger, *Man.* Phone—24810.
 Southampton: 55, Above Bar. L. F. Priddy, *Sec.* Phone—3367.
 Stoke-on-Trent: Lloyds Bank chambers, Fountain square, Hanley. G. J. Jenkins,
Sec. Phone—29656.
 Swansea: 10, St. Helen's road. Phone—4121.
 Yeovil: 22, Princes street. L. W. Brown, *Sec.* Phone—110.

GENERAL ACCIDENT FIRE & LIFE Assurance Corporation, Ltd.

(See Advt. page xxi.)

Registered 16th Dec., 1885, as the General Accident & Employers' Liability Assur. Assoc., Ltd. In 1891, after re-registration, the title was changed to General Accident Assur. Corp., Ltd., and in 1903 as above. The following Companies have been amalgamated with the above Corporation:—Law, Fidelity & General (home business), 1906; Life & Health (part of fire and accident business), 1909; Northern Plate Glass, 1909; Regent Fire, 1906; Scottish General Fire, 1900; Scottish Live Stock, 1909. The following companies are allied with the above Corporation:—English Ins. Co., 1923; General Life, 1924; Road Transport & General, 1923; Scottish Automobile & General, 1933. CAPITAL—*Authorised*, £2,250,000, in 2,000,000 ordinary shares of £1 each, and 250,000 5 per cent. Cumulative Preference Shares of £1 each. Issued, 2,000,000 ordinary and 250,000 preference. Paid up, £750,000, consisting of 2,000,000 ordinary shares, 5s. per share paid, and all the preference fully paid. Dividend declared for 1936, 3s. 4-8d. per share, less tax (equivalent to 17s. per share for the year on the old ordinary £5 shares). 1935, 16s. per share, less tax. 1934, 16s. per share, less tax (incl. 1s. bonus). 1933, 14s. per share, less tax. Year ends 31st Dec.

DIRECTORS—Sir Francis Norie-Miller, Bart., J.P., *Chairman & Managing Director*; Frederick Richardson, *Deputy Chairman*; Lt.-Col. the Rt. Hon. the Earl of Airlie, G.C.V.O., M.C.; the Rt. Hon. Lord Alness, P.C., D.L., LL.D.; Alastair D. Carmichael; William C. Hunter, W.S., J.P.; Sir Pierce Lacy, Bart., J.P.; R. O. Law, the Rt. Hon. Lord Manhead of Exeter; Gerard A. Moncrieff; Sir Walter J. Morrison-Low, Bart., J.P.; S. Norie-Miller, M.C., J.P., M.A.; Major-Gen. Sir John Hanbury Williams, G.C.V.O., K.C.B., C.M.G.; J. R. Yates.

Objects—Accident, Fire, Life, Marine, Consequential Loss, Burglary, Fidelity, Workmen's Compensation, Motor Car, Indemnity Contract Guarantee, Mortgage, Boiler, Engines, etc. **Board day**—3rd Wednesday. W. Harold Parsons, *Agency Man.*; F. Nelves Crocker, *Accdt. Man.*; W. M. Graham, *Sec.*; S. Norie-Miller, M.C., J.P., M.A., *Gen. Man.*; Peat, Marwick, Mitchell & Co., C.A. *Auditors*; P. C. E. Tribe, O.B.E., M.B., M.R.C.P. LONDON, Robert Stirling, M.D., F.R.C.S. (EDIN.), Perth, *Medical Officers*.

HEAD OFFICE—General buildings, Perth. *Telegrams*—GAFLAC. *Phone*—745 (5 lines).

LONDON CHIEF OFFICE—General buildings, 99, Aldwych, W.C.2. G. M. Rose, *London Man.* *Telegrams*—GAFLAC, Estrand, London. *Phone*—Holborn 3601 (15 lines), 9591/5.

LONDON OFFICES—City: 56-60, Gresham street, E.C.2. H. P. Hughes, *City Man.*

Telegrams—GAFLACRY, *Phone*—Metropolitan 4031 (4 lines).

West End: 13, Pall Mall, S.W.1. A. F. B. Meller, *West End Sec.* *Phone*—Whitehall 1388 (3 lines).

Chelsea: 27, Alfred place, South Kensington, S.W.7. T. G. Haywood, *Insp.* *Phone*—Kensington 9892.

Kingston-on-Thames: 74, Eden street. J. J. Glover, *Sec.* *Phone*—1174 (2 lines).

East London: 407, High street, Stratford, E.15. L. R. B. Marsh, *Man.*

Telegrams—EASTGAFLAC, Strat, London. *Phone*—Maryland 2347-8.

South London: 180, New Cross road, New Cross, S.E.14.

R. Mawby, *Man.* *Telegrams*—GAFLASOUTH, NUCROS. *Phone*—New Cross 2041-2.

Cricklewood: General buildings, 71, The Broadway, N.W.2. H. Rensom, *Man.* *Phone*—Gladstone 6311-2.

Enfield: 1, The Town. H. R. Neilson, *Sec.* *Phone*—0349.

Kensington: 130, Holland Park avenue, W.11. V. J. Roynon, *Sec.* *Phone*—Park 6633 (3 lines).

Continued.

GENERAL ACCIDENT FIRE & LIFE Assurance Corp'n. Ltd.—continued.

- Marine Dept.: Lloyd's building, 3 and 4, Lime street, E.C.3.
Phone—Mansion House 4411.
 North Finchley: 767a, High road, N 12. W. D. McMillan, *Sec.*
Phone—Hillside 3644-5.
 Southall: Barclays Bank chambers, 44, High street. K. E. R. Webb, *Insp.*
Phone—Southall 1700.
 BRANCH OFFICES—Aberdeen: General buildings, 220, Union street.
 S. Hutcheson, *Man.* *Telegrams*—GAFLAC. *Phone*—3720-21.
 Aberystwyth: 16, Chalybeate street. S. E. Snell, *Sec.* *Phone*—222.
 Ayr: 215, High street. A. H. Piper, *Insp.* *Phone*—3567.
 Altrincham: Mossburn buildings, Stamford New road. G. H. Withrington, *Insp.*
Phone—3145.
 Aldershot: Towns Bank chambers, Victoria road. J. A. Knight, *Insp.* *Phone*—1129.
 Banbury: Town Hall buildings, High street. J. Jameson, *Sec.* *Phone*—2441.
 Barnsley: 15, Regent street. E. Roome, *Insp.*
 Barnstaple: The Square. R. E. Summers, *Sec.* *Phone*—202.
 Barrow-in-Furness: Bank chambers, Ramsden square. E. A. Saunders, *Insp.*
Telegrams—GAFLAC. *Phone*—486.
 Bath: 4, Bladud buildings (near Old G.P.O.). G. W. Gibbons, *Man.* *Phone*—4235-6.
 Belfast: 4, Howard street. J. L. Bouick, *Man.* *Telegrams*—GAFLAC.
Phone—21411-2.
 Birmingham: 4, General buildings, Snow Hill corner. M. J. Bissell, *Man.*
Telegrams—GAFLAC. *Phone*—Central 3604-5-6.
 Blackburn: 8, Richmond terrace. R. F. Gamble, *Insp.* *Phone*—7679.
 Blackpool: 14, Queen street. A. H. Walker, *Sec.* *Phone*—1288.
 Bolton: Watsons chambers, Infirmary street. W. Golightley, *Insp.* *Phone*—4133.
 Bournemouth: General buildings, 15, Christchurch road. W. A. Sutton, *Man.*
Telegrams—GAFLAC. *Phone*—4141-2.
 Bradford: City chambers, 2, Darley street. A. B. Skelly, *Insp.* *Phone*—850/7.
 Brighton: 1, General buildings, 34, West street. S. H. Underhill, *Man.*
Telegrams—GAFLAC. *Phone*—2162-3.
 Bristol: 1, General buildings, 13, Clare street. C. O. Bannister, *Man.*
Telegrams—GAFLAC. *Phone*—24381 (5 lines).
 Bristol, 8: General buildings, 77, Whiteladies road, Clifton. A. E. Phillips, *Insp.*
Phone—34064 (2 lines).
 Burnley: Midland Bank chambers. J. Plowright, *Insp.* *Phone*—3625.
 Burton-on-Trent: 10, High street. L. W. S. Wild, *Insp.* *Phone*—3311.
 Bury St. Edmunds: The Old Town Hall. F. L. Marsh, *Insp.* *Phone*—567.
 Cambridge: 90, Hill's road. G. R. Damery, *Man.* *Telegrams*—GAFLAC.
Phone—54271.
 Canterbury: General buildings, 33, St. George's place. L. F. Yeo, *Insp.*
Phone—2793.
 Cardiff: General buildings, 18, St. Andrew's crescent. J. Irvine, *Man.*
Telegrams—GAFLAC. *Phone*—6269-6270-6271.
 Carlisle: General buildings, 44, Warwick road. J. Clark, *Man.*
Telegrams—GAFLAC. *Phone*—202.
 Caernarvon: 8, Castle street. A. Shakeshaft, *Sec.* *Phone*—313.
 Carmarthen: 2, Blue street. C. G. James, *Insp.* *Phone*—536.
 Channel Islands: 27, Hill street, St. Helier, Jersey. A. W. Barnes, *Sec.*
Phone—1162. Court place, St. Peter Port, Guernsey. R. H. Shepard, *Insp.*
Phone—1189.
 Chatham: Bank chambers, Railway street. L. E. Dale, *Insp.* *Phone*—3182.
 Chelmsford: Avenue chambers, Market road. J. A. E. Pilgrim, *Sec.* *Phone*—2972.
 Cheltenham: General buildings, Oriel road. W. G. Barnes, *Man.*
Telegrams—GAFLAC. *Phone*—3004 (2 lines).
 Chester: 21, Eastgate row. E. L. McCully, *Sec.* *Phone*—2167.
 Chesterfield: Holywell chambers, Holywell Cross. W. C. Willson, *Insp.*
Phone—2123.
 Chichester: 37, South street. E. C. Cole, *Insp.* *Phone*—264.
 Colchester: 25, Head street (near G.P.O.). S. Johnson, *Sec.* *Phone*—3659.
 Cork: Bank chambers, 85, South Mall. D. Keane, *Sec.* *Phone*—1128.
 Coventry: 1, Lansdowne place. F. H. Welch and A. E. Hale, *Insp.* *Phone*—4958.
 Croydon: General buildings, 20/22, Addiscombe road. W. S. Fenn, *Man.*
Telegrams—GAFLAC. *Phone*—3633/4.
 Cupar, Fife: 97, Bonnygate. G. A. Spence, *Insp.* *Phone*—2249.
 Darlington: Westminster chambers, 2, Horsemarket. R. J. Armour, *Sec.*
Phone—2812.
 Dereham: 38, High street. W. G. Emuss, *Insp.* *Phone*—154.
 Derby: 4, Albert street. K. T. Hopkin, *Insp.* *Phone*—2393.
 Doncaster: 48, High street. J. L. Shorrocks, *Sec.* *Phone*—3507.
 Dublin, C.2: General buildings, 53, Dawson street. J. Thomson, *Man.*
Telegrams—GAFLAC. *Phone*—44740-44749.

Continued.

GENERAL ACCIDENT FIRE & LIFE Assurance Corpn. Ltd.—*continued*.

- Dumbarton: 11, Church street. G. P. C. Black, *Insp.* Phone—334.
 Dumfries: 12, Great King street. E. Gardiner, *Insp.* Phone—752.
 Dundee: General buildings, 59, Reform street. J. M. Robb, *Man.*
Telegrams—GAFLAC. Phone—6081-6082.
 Dunfermline: 78, High street. W. Walls, *Insp.* Phone—412.
 Eastbourne: 49a, Terminus road. P. B. M. Cook, *Sec.* Phone—3235.
 Edinburgh, 2: General buildings, 134, George street. R. D. Fellows, *Man.*
Telegrams—GAFLAC. Phone—30061.
 Exeter: General buildings, 32, Southernhay West. H. J. Bush, *Man.*
Telegrams—GAFLAC. Phone—3045-3046.
 Exmouth: 34, Rolle street. H. W. Folland, *Insp.* Phone—674.
 Fakenham: Market place. J. W. Purling, *Insp.* Phone—164.
 Fareham: 77, West street. R. E. Dauncey, *Insp.* Phone—3283.
 Folkestone: General buildings, 25, Cheriton place. W. J. Hatcher, *Sec.*
 Phone—3942.
 Forfar: 34, Castle street. R. P. Grieve, *Insp.*
 Glasgow, C.2: General buildings, 141, West George street. A. Mitchell, *Man.*
Telegrams—GAFLAC. Phone—Central 4523 (5 lines).
 Gloucester: 77, Northgate street. W. G. Fear, *Sec.* Phone—2219.
 Grays: 4, High street. B. F. Bowler, *Sec.* Phone—932.
 Great Yarmouth: 24, Market row. P. J. Thrower, *Insp.* Phone—2348.
 Grimsby: 89, Victoria street. A. G. C. Harbord, *Insp.* Phone—4748.
 Guildford: General buildings, 79, Portsmouth road. H. G. Head, *Sec.* Phone—113.
 Hamilton: 66, Cadzow street. M. McLean, *Insp.* Phone—315.
 Haslemere: Angel buildings, West street. K. H. Rowden, *Insp.* Phone—760.
 Hastings: 39, Cambridge road. T. H. Morgan, *Insp.* Phone—1623-29.
 Haverfordwest: General buildings, 46, High street. L. W. Essery, *Sec.* Phone—62.
 Hawick: 2, High street. G. H. Blair, *Insp.* Phone—476.
 Haywards Heath: Palmerston house, Sydney road. F. L. Plenty, *Insp.*
 Phone—242.
 Hereford: 1, Palace yard. R. A. Hill, *Insp.* Phone—2262.
 High Wycombe: 13, Easton street. W. R. Compton, *Insp.* Phone—934.
 Honiton: Queen's house. H. F. R. Lush, *Insp.* Phone—98.
 Huddersfield: Britannia buildings, St. Peter street. J. F. W. Gowland, *Insp.*
 Phone—1325.
 Hull: General buildings, 22-23, Silver street. A. Scholey, *Man.*
Telegrams—GAFLAC. Phone—36848-9.
 Inverness: Station square. D. Duffy, *Man.* *Telegrams—GAFLAC. Phone—541.*
 Ipswich: Buttermarket chambers. E. T. Lugar, *Insp.* Phone—3307.
 Isle of Man: 54, Athol street, Douglas. R. I. Handley, *Insp.* Phone—1475.
 Keith: Royal Bank buildings. D. R. Anderson, *Insp.* Phone—86.
 Keynsham: 21, Bath Hill. W. E. Luke, *Insp.*
 Kilmarnock: 61, Portland street. John A. W. Kidd, *Insp.* Phone—6.
 Kingswood (nr. Bristol): General buildings, 4, Hanham road. J. C. Pride, *Sec.*
 Phone—73024.
 Kingston: 13, Church street. J. Kitchin, *Insp.* Phone—78.
 Kirkcaldy: 4, Kirk Wynd. N. K. Millar, *Insp.* Phone—3337.
 Lancaster: 7, Cage street, Dalton square. W. F. Banks, *Man.* Phone—739.
 Launceston: 2, Broad street. W. H. Edwards, *Insp.* Phone—183.
 Leeds, 1: 20, Park row. P. Miller, *Man.* *Telegrams—GAFLAC. Phone—29056-7.*
 Leicester: General buildings, King street and Wellington street. V. G. G. Bennett,
Man. *Telegrams—GAFLAC. Phone—21068.*
 Limerick: 102, O'Connell street. W. P. Campbell, *Insp.* Phone—16.
 Lincoln: 22, Newland. C. F. C. Barling, *Sec.* Phone—805.
 Liskeard: Tredean, Dean street. K. I. Ritchie, *Insp.* Phone—287.
 Liverpool 3: General buildings, 14, Chapel street. H. J. Sadler, *Man.*
Telegrams—GAFLAC. Phone—Central 1965 (4 lines).
 Llanelly: General buildings, 5, Murray street. E. J. Forber, *Sec.* Phone—437.
 Londonderry: 25, Shipquay street. J. W. Martin, *Insp.* Phone—767.
 Lowestoft: 20, London road North. S. T. Ringwood, *Insp.*
 Luton: 3 and 5, George street. A. G. Williamson, *Sec.* Phone—1452.
 Maidstone (Kent Branch): General buildings, 2, Middle row, High street. J. A.
 Goodhew, *Man.* *Telegrams—GAFLAC. Phone—4051-4052.*
 Manchester, 2: South King street. G. E. Rodwell, *Man.* *Telegrams—GAFLAC.*
Phone—Blackfriars 9601 (4 lines).
 Merthyr: 19, Glebeland street. E. G. Jones, *Insp.* Phone—120.
 Middlesbrough: 61, Albert road. R. H. Edgell, *Sec.* Phone—3556.
 Monmouth: 93, Monnow street. H. J. Lewis, *Insp.* Phone—294.
 Newbury: Lloyd's Bank buildings, Bridge street. L. V. Allen, *Sec.* Phone—602.
 Newcastle-upon-Tyne, 1: General buildings, 48-50, Grey street. J. R. Davidson, *Man.*
Telegrams—GAFLAC. Phone—Central 24691 (3 lines).

Continued.

GENERAL ACCIDENT FIRE & LIFE Assurance Corp'n. Ltd.—continua.

- Newport (Mon.): Lloyd's Bank chambers R. J. Pollard, *Sec.* Phone—2708.
 Newport (I. of W.): St. James chambers, Pyle street. C. F. Bound, *Sec.* Phone—2721.
 Newton Abbot: 2, Courtenay street. N. G. Moore, *Insp.* Phone—338.
 Newtown (Mont.): Bank chambers. J. T. Evans, *Insp.* Phone—405.
 Northampton: 34a, Derngate. E. A. Skillicorn, *Sec.* Phone—398.
 Norwich: General buildings, Surrey street. S. S. Andrews, *Man.* Telegrams—GAFLAC. Phone—796 and 797.
 Nottingham: General buildings, Bridlesmith Gate. A. J. McNeish, *Man.* Telegrams—GAFLAC. Phone—3271-3272.
 Oxford: 33 and 35, George street. H. G. Wilkinson, *Man.* Telegrams—GAFLAC. Phone—4531-2.
 Paignton: 2, Hyde road. L. E. O. Evans, *Insp.* Phone—57194.
 Paisley: 24, High street. J. W. Bryson, *Insp.* Phone—4289.
 Penzance: 22, Market place. L. Hulson, *Insp.* Phone—591.
 Perth: General buildings. D. W. C. Guthrie, *Man.* Phone—748. Telegrams—GAFLAC.
 Peterborough: Broadway. H. H. Thurlow, *Insp.* Phone—3050.
 Plymouth: General buildings, 2, Athenaeum terrace. E. J. Rundle, *Man.* Telegrams—GAFLAC. Phone—3457 and 3458 (2 lines).
 Poole: 217, High street. J. H. Rubie, *Insp.* Phone—480.
 Portadown: 21, High street. E. K. Middlemore, *Insp.* Phone—336.
 Portsmouth: General buildings, 14, King's terrace, Southsea. W. E. Jewell, *Man.* Telegrams—GAFLAC. Phone—2141.
 Preston: 4, Chapel street. J. Holland, *Insp.* Phone—4191.
 Reading: General buildings, 8-10, Station road. W. J. Bayly, *Man.* Telegrams—GAFLAC. Phone—4261-2.
 Redhill: 26, Station road. H. S. Edwards, *Sec.* Phone—1116.
 Rhyl: 19, Wellington road. G. E. Gunn, *Sec.* Phone—482.
 Salisbury: General buildings, 27, Market place. A. T. Grammer, *Man.* Telegrams—GAFLAC. Phone—2259.
 Scarborough: 38, St. Nicholas street. H. L. Mabbott, *Insp.* Phone—1475.
 Sheffield, 2: 4, Exchange street. A. C. Cunningham, *Man.* Telegrams—GAFLACPHONE. Phone—22135 (3 lines).
 Shrewsbury: Old Grammar School House, Castle street. C. E. Hatton, *Man.* Phone—2188.
 Skegness: National Provincial Bank buildings, Lumley road. D. P. McNeish, *Insp.* Phone—285.
 Southampton: General buildings, 14, Cumberland place. E. T. Thorpe, *Man.* Telegrams—GAFLAC. Phone—5771 (3 lines).
 Southend-on-Sea: General buildings, 68, Victoria avenue. A. R. Barnett, *Man.* Telegrams—GAFLAC. Phone—Marine 6243 (3 lines).
 Southport: 13, Hoghton street. G. R. Hailey, *Insp.* Phone—2360.
 St. Albans: General buildings. 95, St. Peter's street. D. C. Rose, *Man.* Telegrams—GAFLAC. Phone—1240 (2 lines).
 St. Austell: Y.M.C.A. building. K. S. Osbiston, *Insp.* Phone—312.
 Stafford: 22b, Greengate street. N. L. Blundell, *Insp.* Phone—500.
 Stirling: 1, Pitt terrace. J. T. Robertson, *Insp.* Phone—621.
 Stockport: 76, Wellington road south. L. Wharton, *Insp.* Phone—2525.
 Stoke-on-Trent: Town Hall chambers, Kingsway. P. Arkcoll, *Insp.* Phone—4493.
 Stroud: 56, London road. F. C. Jerrard, *Insp.* Phone—506.
 Sunderland: 46, John street. J. R. Pollitt, *Sec.* Phone—1995.
 Sutton: 65, High street. J. C. Jones, *Sec.* Phone—Vigilant 1134/5.
 Swansea: General buildings, 163, St. Helens road. W. E. Lock, *Man.* Telegrams—GAFLAC. Phone—5121.
 Swindon: 38, Regent's Circus. R. S. B. Green, *Insp.* Phone—2860.
 Taunton: Bridge house. H. G. Crocker, *Sec.* Phone—2192.
 Tiverton: 25-27, St. Peter street. R. U. E. A. Sanford, *Insp.* Phone—241.
 Torquay: National Provincial Bank chambers, 106-110, Union street. C. Talbot, *Sec.* Phone—3293-4.
 Truro: 73, Lemon street. F. H. Walter, *Sec.* Phone—374.
 Trowbridge: 28, Roundstone street. W. C. Northcott, *Insp.* Phone—255.
 Tunbridge Wells: 3, Church road. D. Scott, *Insp.* Phone—1129.
 Warrington: 12, Winmarleigh street. J. H. J. Hampson, *Sec.* Phone—1159.
 Watford: 15, The Parade, High street. W. W. Lendon, *Sec.* Phone—4693.
 Weston-super-Mare: 7, The Boulevard. O. V. Bannister, *Sec.* Phone—1737.
 Winchester: Westgate house, 97, High street. L. G. Manning, *Sec.* Phone—1241.
 Windsor: 15, Park street. B. Kesby, *Insp.* Phone—1087.
 Wisbech: 25, Old Market. R. R. Kerry, *Insp.* Phone—380.
 Wolverhampton: Lonsdale chambers, Lichfield street. L. S. Hollies, *Insp.* Phone—23017.

Continued

GENERAL ACCIDENT FIRE & LIFE Assurance Corpn. Ltd.—continued.

Worcester: 7, Pierpoint street. A. R. Coats, *Insp.* Phone—938.
 Worthing: 41, Chapel road. F. C. Hyland, *Insp.* Phone—301.
 Yeovil: Glenthorne house. W. G. Miller, *Sec.* Phone—940 (2 lines).
 York: 18, Coney street. H. H. Giddings, *Insp.* Phone—3784.
 Aden: Herbert Whitworth, Ltd., Steamer Point.
 Argentine: Calle Sarmiento, 348, Buenos Aires. H. J. Pilling, *Man. for Argentine*.
 Australia and Tasmania: General Buildings, 105, Pitt Street, Sydney, and at Melbourne, Adelaide, Perth, Brisbane, Hobart and Launceston. A. S. Doig, *Man. for Australasia*.
 Bahamas: The General Agency, 309, Bay Street, Nassau, N.P.
 Barbados: F. B. Armstrong, Bridgetown.
 Belgian Congo: Ch. Le Jeune (Assurances), S. C. R. L. Leopoldville.
 Belgium: 14, Place de Meir, Antwerp; and at Brussels, Ghent, Hasselt, Liège, Namur, and Hainaut. H. Elebaers, *Man. for Belgium*.
 British Honduras: Macmillan Bros., Belize.
 Burma: Cook's building, Phayre street, Rangoon. P.O. Box 115.
 Canada: General Assurance building, corner Bay and Temperance streets, Toronto. T. H. Hall, *Man. for Canada*. Branches at Winnipeg, Montreal, Calgary and Vancouver.
 Ceylon: Clark, Young & Co. (1933), P.O. Box 30, Colombo.
 Colombia: G. Restrepo Alvarez, Apartado No. 220, Medellin.
 Cuba: Larrea & Malaret, Calle Aguiar No. 71, Havana. Apartado No. 236.
 Curaçao: Mensing & Co., P.O. Box 125, Willemstad.
 Ecuador: J. E. Peet, P.O. Box No. 502, Guayaquil.
 Egypt: 22, Sharia Kasr-el-Nil (Midan Soliman Pasha), Cairo. P.O. Box 236.
 I. Rue Adib, Alexandria.
 C. D. Belton, *Man. for Near East*.
 Sudan: Gellatly, Hankey & Co. (Sudan), Ltd., Khartum. P.O. Box 215.
 China: 18, The Bund, Shanghai. P.O. Box 305.
 France: 24, Rue St. Marc, Paris. G. C. Fieg, *Man. for France*.
 Gibraltar: Messrs. A. Fleming & Co. (Outfitters), Ltd., 300, Main street.
 Greece: J. D. Corcodilos & Sons, Ltd., 11a, Rue Paparigopoulos, Athens.
 Guadeloupe: Mme. G. Desgranges, Pointe-à-Pitre.
 Guatemala: E. Townson & Co., 3a, Avenida Sur 73, Guatemala City.
 Haiti: Vve. F. Bermingham, Aux Cayes.
 Holland: J. W. Brouwersplein, 13, Amsterdam. H. Th. Manger, *Man. for Holland*.
 Hong Kong: J. H. Backhouse, Ltd., Alex. Ross Motor Co (Motor Business).
 India: Bank of Baroda Building, Apollo street, Bombay (P.O. Box 112); and 7, Hare street, Calcutta (P.O. Box 540).
 French Indo-China: Denis Frères d'Indo-Chine, Saigon.
 Iraq: Fowler & Co., Ltd., Baghdad and Basra.
 Jamaica: Brandon & Bolton, 24, Duke street, Kingston.
 Malay Pen.: Hong Kong Bank chambers, Singapore, S.S. W. H. Drooghever, *Man. for Far East*.
 Malta: Mamo Bros., Ltd., Mamo Super Service Station, Gzira.
 Martinique: Messrs. P. & E. Meyer & Co., Fort-de-France.
 Mauritius: Rogers & Co., Port Louis. P.O. Box No. 60.
 New Zealand: 157, Featherston street, Wellington and 4 Wyndham street, Auckland. C. W. R. Little, *Man. for New Zealand*.
 Norway: W. Kallevig, Tollbodgaten 27, Oslo.
 Nyasaland: The Nyasaland Motor & General Ins. Co. Ltd., P.O. Box 39, Limbe.
 Palestine: Spinney's, Ltd., Haifa. Freeman & Co., Jerusalem.
 Puerto Rico: E. Gomez, P.O. Box D, Marina Station, Mayaguez.
 Northern Rhodesia: Pelletier Ltd., P.O. Box 47, N'Dola.
 Salvador: Curt Laufer, San Salvador.
 San Domingo: Kettle, Sanchez & Co., Ciudad Trujillo. P.O. Box No. 1076.
 Denmark: Tordenskjoldsgade 23, Copenhagen. Messrs. Joh. Frimodt, *Mans. for Denmark*.
 Siam: Diethelm & Co., Ltd., Bangkok.
 South Africa: General Assurance buildings, St. George's street, Cape Town; and at Port Elizabeth, Johannesburg, Pretoria, Durban, East London, Malmesbury, Bloemfontein, Bulawayo and Salisbury. G. O. Buchanan, *Man. for South Africa*.
 St. Kitts, B.W.I.: P. E. Ryan, Basseterre.
 Trinidad: Davidson & Todd, Ltd., Trinidad Arcade, Port of Spain. Messrs. Jaffé Brothers & Co. (Dundee) Ltd., Port of Spain (Motor Business).
 United States: General Building, 4th and Walnut streets, Philadelphia. J. H. Grady, *Attorney*.
 Nigeria: G. Gottschalck & Co., Lagos.
 Gold Coast: Société Commerciale de L'Ouest Africain, Accra.
 Sierra Leone: Société Commerciale de L'Ouest Africain, Freetown.

Continued.

GENERAL ACCIDENT FIRE & LIFE Assurance Corpn. Ltd.—continued.

French West Africa: Société Commerciale de L'Ouest Africain, Dakar.
 Dutch East Indies: Algemeen Assurantiekantoor W. Kehlenbrink, Kali Besar, W.35, Batavia, Java.
 Kenya, Uganda: M. D. Kampf, Nairobi.
 Tanganyika, Zanzibar: Leslie Strachan & Co., P.O. Box 45, Dar-es-Salaam.
 South-West Africa: Bell & Fraser, P.O. Box 43, Windhoek.
 Cyprus: Yordan Shukuroglou & Fils, P.O. Box 281, Nicosia.
 Messrs. Freeman & Co., Nicosia.

GENERAL LIFE Assurance Company.

(See Advt. page xxi)

Established 1837 under the title of the Protestant Dissenters & General Life & Fire Assur. Co. In 1847 the title was changed to General Life & Fire Assur. Co. In 1857 this Company took over the business of the British Empire Mutual Fire (est. 1847); also the business of the British Amicable Life (est. 1857). In 1893 the title was changed to above, when the Fire business was taken over by the London & Lancashire Fire. The Company became allied with the General Accident, Fire & Life in 1925. **CAPITAL**—Authorised, £1,000,000, in 10,000 shares of £100 each. All shares issued. Paid up, £50,000 (£5 per share). Dividend for 1937 20 per cent. tax free. (1936 same). Year ends 31st Dec.

DIRECTORS—Sir Francis Norie-Miller, Bt., J.P., F.E.I.S., F.C.I.I., *Chairman*; C. E. Vernon Rutter, *Deputy Chairman*; Sir David C. Rutherford, J.P. *Vice-Chairman*; Rt. Hon. Lord Farrer; Rt. Hon. Sir Charles E. H. Hobhouse, Bt.; Sir Edward J. Holland, B.L., J.P.; Rt. Hon. the Earl of Iddesleigh; S. Norie-Miller, M.C., J.P., M.A.; Frederick Richardson; H. N. Savill, F.L.A.S., F.S.I.; A. F. Shawyer; Hon. John Strutt; Sir John Wallace; Albert H. Ward, F.C.I.B.; Major-Gen. Sir John Hanbury Williams, G.C.V.O., K.C.B., C.M.G.

HEAD OFFICE—General buildings, 99, Aldwych, London, W.C.2. **Telegrams**—(GENERAL, Estrand. **Phone**—Holborn 3601 (15 lines). S. Norie-Miller, M.C., J.P., M.A., *Gen. Man.*; L. Morton Butt, F.I.A., *Act.*; E. J. Corse Scott, *Sec.*; W. Harold Parsons, *Agency Man.*; Peat, Marwick, Mitchell & Co., C.A., London, Glasgow, &c., *Auditors*; Gush, Phillips, Walters & Williams, 5, Throgmorton Avenue, London, E.C.3. *Solicitors*; P. C. E. Tribe, O.B.E., M.B., M.R.C.P., *Chief Medical Officer*; Midland Bank Ltd., *Bankers*.

GENERAL REVERSIONARY & INVESTMENT Co. (See Advt. page lxxxvii)

Established 1836. This Company became allied with the Clerical, Medical & General Life Assur. Soc. in 1912. **CAPITAL**—Authorised, £500,000, in 5,000 shares of £100 each, all issued and fully paid. Dividend for 1937, 10 per cent., less tax, and bonus 2½ per cent., less tax. (1934-6, 10 per cent. and bonus 2½ per cent. in 1936). Year ends 31st Dec.

DIRECTORS—Sir Francis E. J. Smith, *Chairman*; Rt. Hon. Lord Rockley, P.C., G.B.E., *Dep.-Chairman*; Arthur Digby Besant; Sir Joseph G. Broodbank; Sir Gordon H. Campbell, K.B.E.; Hugh D. Flower; William E. Gray; Sir Percival Horton-Smith Hartley, C.V.O., M.D.; Major Guy M. Kindersley, O.B.E.; Sir Walter R. Lawrence, Bt., C.C.I.E., G.C.V.O., C.B.; Rt. Hon. Earl of Lichfield; Sir John B. Lloyd; Sir Courtauld Thomson, K.B.E., C.B.

Objects—Purchase of and Loans on Reversions, etc.

HEAD OFFICE—59, Carey street, Lincoln's Inn, London, W.C.2. **Telegrams**—NEXT, Estrand. **Phone**—Holborn 0273. T. L. Fielder, F.I.A., *Act. & Sec.*; Alan Gardner, F.I.A., *Asst. Act.*; Arthur Daniel Harrison, *Asst. Sec.* Turquand, Youngs McAuliffe & Co., *Auditors*; Peacock & Goddard, *Solicitors*.

Gloucester Mutual Plate Glass Insurance Company, Limited.

Established 1908. *Object*—Plate Glass.

ADDRESS—Suffolk House, Greyfriars, Gloucester.

Gracechurch Insurance Company, Limited.

Established 1920. *Objects*—Marine (Life, Fire and General business also authorised). **CAPITAL**—Authorised, £1,000,000 in shares of £1 each. Issued, 37,500 shares. Paid-up, £25,000, being 12,500 shares fully paid and 25,000 shares 10s. paid.

DIRECTORS—E. L. Baker; W. T. Harrison; W. A. Richards.

REGISTERED OFFICE—St. Katherine Dock house, Tower hill, London, E.C.3. **Phone**—Royal 6662. W. A. Richards, *Secretary*; Baker Sutton & Co., *Auditors*.

Great Eastern Life Assurance Company, Limited.

Established 1908. (Incorporated in Straits Settlements.)

HEAD OFFICE—Singapore, S.S.

LONDON OFFICE—27, Old Jewry, E.C.2. **Phone**—Metropolitan 3409.

Great Western and General Insurance Company, Limited.

Registered 3rd March, 1896, as the Reading & District Mutual Plate Glass Insurance Company Limited. On 26th August, 1900, the name of the Company was altered to above. In 1919 the Company was acquired by the Sun Insurance Office, Ltd. CAPITAL—Authorised, £10,000, in shares of £1 each. Issued, 1,060, 10s. per share paid up. Year ends 31st Dec.

DIRECTORS—Wm. W. Otter-Barry, *Chairman*; H. W. Stokes; H. R. Hobson, D.S.O.; E. L. Wilson, *Man. & Sec.*; Spain Bros. & Co., *Auditors*.

Objects—Plate Glass Insurance Dept. of the Sun Insurance Office, Ltd., and all classes of insurance business other than Life.

HEAD OFFICE—5, Chancel street, Blackfriars, S.E.1. Telegrams—SUNGLASS, Sedist, London. Phone—Waterloo 5471-2 (2 lines).

BRANCH OFFICE—Sun Building, 145, Friar street, Reading. W. G. Warwick, *Man.*

GRESHAM FIRE and ACCIDENT Ins. Soc., Ltd. (See Advt. page xxii)

Registered 27th June, 1910, to work in connection with the Gresham Life Assur. Soc., Ltd. CAPITAL—Authorised, £500,000, in 200,000 management shares of £1 each and 300,000 ordinary shares of £1 each. Issued, 150,000 management shares and 250,000 ordinary shares. Paid up, £300,000 (150,000 management shares fully paid, 200,000 ordinary shares 10s. paid, and 50,000 ordinary shares fully paid). Dividend for 1937, 6 per cent., less tax. (1936, same.) Year ends 31st Dec.

DIRECTORS—The Hon. W. B. L. Barrington, *Chairman*; Courtenay C. S. Fooks, *Deputy-Chairman*; Ernest E. Bird; The Rt. Hon. Viscount Davidson, G.C.V.O.; Sir John H. Davidson, K.C.M.G.; Henry Hoare; E. W. Wykes; W. A. Workman, F.I.A., *Managing Director*.

Objects—Fire, Loss of Profits, Personal Accident, Public Liability, Property Owners' Liability, Coupons, Burglary, Plate Glass, Fidelity Guarantee, Forged Transfers, Workmen's Compensation, Motor Vehicles, Boilers, Engines, Electrical Machinery, Lifts, etc. *Board day*—Thursday. C. S. Johnson, F.C.I.R., *Man.*; C. G. Potter, *Dep. Man.*; S. E. Rider, *Sec.*; H. K. Thiemann, *Investment Man.*; H. J. Hurcomb, *Agency Man. (Home)*; J. H. Bishop, F.C.I.R.; H. T. Jennings Clark and F. B. Norris, *Asst. Mans.*; Price, Waterhouse & Co., *Auditors*; Devonshire & Co., *Solicitors*.

HEAD OFFICE—188-190, Fleet street, London, E.C.4. Telegrams—GRESFIAC, Fleet. Phone—Holborn 4221.

BRANCH OFFICES—London: West End · 3, Regent street, S.W.1. Herbert Chambers *Man.* Phone—Whitehall 7248.

City 73-76, King William street, E.C.4. W. T. O. Bonniwell, *Man.* Phone—Mansion House—2836-7.

Croydon: Equitable house, 43, George street. J. E. Williams, *Man.*

Phone—Croydon 4122-3.

Belfast: 11, Donegall square south. H. L. McLean, *Man.* Phone—Belfast 23096.

Birmingham: Martins Bank chambers, 39, Bennetts hill. C. E. K. Northwood-Barnum, *Man.* Phone—Central 2730.

Bristol: 52, Broad street. F. G. North, *Man.* Phone—Bristol 22252-3.

Cheltenham: Sub Branch—Liverpool chambers, High street. L. S. Millard, *Res. Insp.* Phone—Cheltenham 3534.

Cardiff: 21, Dumfries place. H. Glastonbury, *Acting Man.* Phone—Cardiff 1853.

Glasgow: Gresham buildings, 132, West Regent street. C. Williamson, *Man.* Phone—Douglas 822.

Edinburgh: Sub-Branch—Dunedin house, George street. J. K. Hood, *Insp.*

Phone—Edinburgh 3072.

Hanley: Broad street chambers, Broad street. S. J. Carter, *Insp.*

Phone—Stoke-on-Trent 2403.

Leeds: Gresham house, 7, St. Pauls street. J. Atkinson and Edward Kirkman, *Joint Mans.* Phone—Leeds 26752.

Leicester: 16, Millstone lane. L. Stokes, *Man.* Phone—Leicester 59782.

Liverpool: C.12, Exchange buildings. Eric B. Robertson, P. J. Blades, *Joint Mans.* Phone—Central 3963.

Luton: Jameson house, Upper George street. W. N. White, *Insp.*

Phone—Luton 484.

Manchester: 21, Spring gardens. Sydney Morton, *Man.* Phone—Deansgate 5248.

Newbury: 20, Northbrook street. T. E. Gunter, *Man.* Phone—Newbury 37.

Newcastle: 37, Dean street. J. Middleton, *Man.* Phone—Newcastle 24441.

Nottingham: Equitable house, South parade. A. G. Stone, *Man.*

Phone—Nottingham 3942.

Plymouth: Princess square. R. C. T. Butter, *Man.* Phone—Plymouth 60007.

Truro: Sub-Branch—9 and 10, King street. R. M. Cowlin, *Insp.*

Phone—Truro 626.

Portsmouth: 130-132, Commercial road. W. H. Powell, *Man.*

Phone—Portsmouth 5252.

Torquay: 39-40, Fleet street. W. G. Plaice, *Man.* Phone—Torquay 2303.

Worthing: 1, Rivoli buildings, Chapel road. F. Lewis Sandell, *Man.*

Phone—Worthing 876.

GRESHAM LIFE Assurance Society, Limited.

(See Advt. page xxii)

Established 1848. Registered 28th July, 1893, as limited. CAPITAL—Authorised. £100,000, in 20,000 shares of £5 each. Issued, 20,000 shares. Paid up, £22,378 (1,736 shares fully paid, 13,264 shares 15s. paid). Year ends 31st Dec. This Society became allied with the Legal & General Assurance Society in 1933.

DIRECTORS—Hon. W. B. L. Barrington, *Chairman*; Sir John H. Davidson, K.C.M.G., *Deputy-Chairman*; Ernest E. Bird; Rt. Hon. Viscount Davidson, G.C.V.O.; Henry Hoare; W. A. Workman, F.I.A., *Man. Dir.*; Edward W. Wykes.

Objects—Life, Endowment and Annuities. **Board day**—12.30 Thursday. David McAfee, F.C.I.L., *Man. & Sec.*; H. R. Thiemann, *Investment Man.*; H. C. H. Highton, *Asst. Man.*; H. G. Jones, F.I.A., *Act.*; N. P. Mogensen, *Asst. Sec.*; H. J. Hurcomb, *Agency Man. (Home)*; Walter Parker Rocke, F.C.A., Alfred Ernest Jones, F.C.A., *Auditors*; Devonshire & Co., *Solicitors*.

HEAD OFFICE—188-190, Fleet street, London. E.C.4. **Telegrams**—MAHSEB. Fleet, London. **Phone**—Holborn 4221.

BRANCH OFFICES AND AGENCIES, UNITED KINGDOM:

City: 188-190, Fleet street, E.C.4. H. F. Williams, *Man.* **Phone**—Holborn 4221.
73-76, King William street, E.C.4. A. L. Moon, *Asst. Man.* **Phone**—Mansion House 2836-7.

West End: 3, Regent street, S.W.1. John J. Booker, *West End Man.* **Phone**—Whitehall 7248.

South East: 73-76 King William street, E.C.4. Percy North, *Man.*

Phone—Mansion House 2836-7.

Croydon: Equitable house, 43, George street. J. C. Fox, *Man.* **Phone**—Croydon 4122-3.

Belfast: 11, Donegall square South. H. L. McLean, *Man.* **Phone**—23096.

Birmingham: Martins Bank chambers, 39, Bennett's hill. C. E. K. N. Batham, *Man.* **Phone**—Central 2730.

Brighton: 32, West street. R. K. Winterton, *Man.* **Phone**—Brighton 4151.

Bristol: 52, Broad street. N. A. Marsden, *Man.* **Phone**—Bristol 22252-3.

Cardiff: 21, Dumfries place. H. Glastonbury, *Act. Man.* **Phone**—1853.

Edinburgh: Sub-Branch—Dunedin house, George street. J. K. Hood, *Insp.* **Phone**—30732.

Glasgow: Gresham buildings, 132, West Regent street. Chas Williamson, *Man. for Scotland.* **Phone**—Douglas 822.

Leeds: Gresham house, 7, St. Paul's street. J. Atkinson, *Man.* **Phone**—26752.

Leicester: 16, Millstone lane. Leonard Stokes, *Man.* **Phone**—59782.

Liverpool, C.12: Exchange buildings. P. J. Blades, E. B. Robertson, *Joint Mans.* **Phone**—Central 3963-4.

Luton: Jameson house, Upper George street. W. N. White, *Insp.* **Phone**—Luton 484.

Manchester: 21, Spring gardens. W. Bartley Robinson, *Man.* **Phone**—Deansgate 5248-9.

Newbury: 20, Northbrook street. Rashleigh H. Williams, *Man.* **Phone**—Newbury 37.

Newcastle: 37, Dean street. Alan Garstang, *Man.* **Phone**—Newcastle 24441.

Nottingham: Equitable house, South Parade. A. G. Stone, *Man.* **Phone**—Nottingham 3942.

Plymouth: Princes square. Walter Mills, *Man.* **Phone**—60007.

Portsmouth: 130 & 132, Commercial road. W. H. Powell, *Man.* **Phone**—5252.

Worthing: 1, Rivoli buildings, Chapel road. **Phone**—876.

COLONIAL AND FOREIGN:

Amsterdam: Stadhouderskade, 6. Bernard Hamburger & Co., *Mans.*

Athens: Rue Paparrigopoulos 7. J. C. Criezis and N. P. de Saulles, *Joint Mans.*

Bombay: Gresham buildings, Esplanade road. Eric J. W. Cossar, *Man.*

Brussels: 3, Place Royale. F. Vanderblock, *Man.*

Buenos Aires: Reconquista, 336. Forrester & Co., *General Agents.*

Cairo: Gresham house, Sheria Suleiman Pasha. Marcus J. Hill, *Man. for Near East.*

Copenhagen: Gl. Torv, 8. Ferd. Andersen & Co., *Mans.*

Johannesburg: Legal & General Assurance building, Main and Harrison streets. W. D. Boyd, *Man.*

Kingston (Jamaica): 75, Barry street. Myers and Myers, *Chief Agents.*

Madrid: Calle de Alcalá, 18. G. F. Eacott, *Man.*

Paris: 58, Rue de la Victoire, 9e Arrondt. M. de Font-Réaulx, *Man.*

Continued.

GUARANTEE Society, Limited.

(See Advt. page lxxi)

Founded 1840. In 1842 a special Act of Parliament was obtained for regulating legal proceedings by and against the Society, and for granting it certain powers. On 15th February, 1912, the Society was registered as limited. In 1914 the Society became allied with the Yorkshire Ins. Co., Ltd. CAPITAL—Authorised, £100,000, in 20,000 shares of £5 each, all issued and fully paid. Dividend for 1937, 17s. 6d. per share, less tax. (1936 same.) Year ends 31st December.

DIRECTORS—Col. the Rt. Hon. Lord Cottesloe, C.B., *Chairman*; Rt. Hon. Lord Middleton, M.C.; W. T. Maudsley; Frank S. N. Isitt; John Tennant; F. H. Sherwell.

Objects—Fidelity, Fire, Accident, Employers' Liability, Burglary, Motor, Third Party, Indemnity, etc. *Board day*—12.45, 1st and 3rd Wednesdays. E. H. Labbett, *Man. and Sec.*; C. R. Aveling Tyler, *Asst. Sec.*; Percy Coles, F.C.A., *Auditor*.

HEAD OFFICE—Sun Court, Cornhill, London, E.C.3. *Telegrams*—GUARANTEE SOCIETY *Phone*—Avenue 4071-2.

BRANCH OFFICES—Belfast: Yorkshire House, Donegall square South
E. F. Massey, *Sec.*

Birmingham: 37, Bennett's hill. T. Clifford Burrows, *Sec.*

Bristol: 4, St. Stephen's avenue. T. L. Langman, *Sec.*

Cardiff: 32, Windsor place. T. H. Blick, *Sec.*

Dublin: 3, College green. T. E. Reid, *Sec.*

Glasgow: 141, St. Vincent street. G. & J. Miller, *Secs.*

Leeds: 21, Bond street. R. Richardson, *Sec.*

Liverpool: Yorkshire house, Chapel street. W. E. Smith, *Sec.*

Manchester: 26, Cross street. H. J. Crossfield, *Sec.*

Newcastle: Pilgrim house, Pilgrim street. H. Anderson, *Sec.*

Nottingham: 2, King street. J. B. Seed, *Sec.*

Sheffield: Market place buildings. W. Higgins, *Sec.*

GUARDIAN Assurance Company, Limited.

(See Advt. page xxiii)

Established 1821 under the title of Guardian Fire & Life Assur. Co. In 1893 obtained fresh powers from Parliament and was then registered as a limited company with extended powers. In 1902 the title was changed to above. The following Companies have been amalgamated with the Guardian Assur. Co.:—Commercial Fire (of Dublin), 1827; Goldsmiths' & General Burglary, 1901; Law Guarantee, Trust & Accident Soc. (accident, fire and fidelity guarantee business only), 1909; London & General Plate Glass, 1910; London & Provincial Law, 1883; Promoter Life, 1892; Westminster & General Life, 1906; Westminster Soc., 1861. The following Companies have been allied with the Guardian Assur. Co.:—Guardian Eastern, 1929; Reliance Marine, 1916; Scottish Plate Glass, 1908. CAPITAL—Authorised £2,175,000, divided into 200,000 5 per cent. preference shares of £4 each, 450,000 ordinary shares of £3 each, and 50,000 staff shares of 10s. each. Issued, 200,000 preference, 414,157 ordinary, and 35,000 staff shares. Paid up, £1,024,578 10s. (preference shares fully paid, ordinary shares 10s. paid, and staff shares fully paid.) Dividend for 1937, 11s. on each ordinary and each staff share, less tax. (1936, 10s.). Year ends 31st Dec.

DIRECTORS—Col. Lionel H. Hanbury, C.M.G., *Chairman*; F. A. Szarvasy, *Deputy-Chairman*; Lt.-Col. The Hon. G. K. M. Mason, D.S.O., M.P.; *Vice-Chairman*; F. R. S. Balfour; Sir William Brass, M.P.; H. M. Clowes, D.S.O.; The Rt. Hon. Viscount Dawson of Penn, P.C., G.C.V.O., K.C.B., K.C.M.G.; The Rt. Hon. Lord Denham, M.C.; B. D. F. Docker; The Rt. Hon. Lord Eltisley, K.B.E.; Philip Frere, M.C.; Charles R. Gilliat; Alan P. Good; E. Henry Loyd; Sir Philip H. Martineau; C. D. Medley; Sir Strati Ralli, Bt., M.C.; G. W. Reynolds; Richard W. Sharples; Sir E. Wyldbore-Smith; John Walter.

Objects—Life, Fire, Marine, Consequential Loss, Accident, Burglary, Fidelity Guarantee, Glass and Trustee and Executorship business. *Board day*—1 Wednesday. A. G. Sweet, *Gen. Man.*; W. A. Osborne, *Asst. Gen. Man.*; F. R. Norton, *Sec.*; C. F. Dark, *Acct.*; E. E. Hawes, *Act.*; W. H. Allberry, *Man. Home Fire Dept.*; L. P. Cooper, *Supt. Foreign Fire Dept.*; H. B. Fletcher, *Man. Accdt. Dept.*; W. W. Harris, *Underwriter, Marine Dept.*; V. H. Collins, *Supt. Life Dept.*; F. E. Parker, *Supt.*; *Fidelity Dept.*; S. R. Carter, *Supt. Burglary Dept.*; P. C. W. G. Townend, *Agency Man.*; Cooper Bros. & Co., C.A., *Auditors*; James Taylor, C.B.E., M.D., F.R.C.P., W. C. Bosanquet, M.D., F.R.C.P., *Medical Officers*; Trower, Still & Keeling, *Solicitors*.

Continued.

GUARDIAN Assurance Company, Limited—continued.

HEAD OFFICE—68, King William street, London, E.C.4. *Telegrams*—FIREGUARD, Cannon. *Phone*—Mansion House 9571.

BRANCH OFFICES—Law Courts: 21, Fleet street, E.C.4. F. Bradfield, *Man.*
Phone—Central 8491-2-3.

Mincing lane: 3 & 4, Lime street, E.C.3. G. R. Davis, *Man.*
Phone—Mansion House 3709.

Regent street: Morley house, 314-322, Regent street, W.1. F. W. Hill, *Man.*
Phone—Langham 1203.

Belfast: 5, Bedford street. H. R. Hall, *Man.*

Birmingham: 107, Colmore row, 3. J. Garthwaite, *Man.*

Brighton: 82, East street. A. W. Chandler, *Man.*

Bristol: Dominions house, St. Augustine's parade, 1. C. E. Mulchinock, *Man.*

Cardiff: 16, Windsor place. H. G. Townsend, *Man.*

Dublin: 10, Kildare street, C.17. Horace Jones, *Man.*

Edinburgh: 1, Charlotte square, 2. D. L. Gibson, *Man.*

Glasgow: 187, West George street, C.2. David Melrose, *Man.*

Leeds: 29, East parade, 1. A. Davies, *Man.*

Liverpool: 1, Rumford street, 2. Dennis Foster, *Man.*

Luton: 21, Cardiff road. H. C. L. Perkins, *Man.*

Manchester: 27, Cross street, 2. A. E. Boucher, *Man.*

Newcastle-upon-Tyne: 2, Collingwood street, 1. H. Hayton, *Man.*

Nottingham: 6, Victoria street. Walter Brown, *Man.*

Tunbridge Wells: 7, London road. E. C. H. Thomas, *Man.*

Paris: 101, Rue St. Lazare. J. F. Godrich, *Man.*

Australia: 54, Market street, Melbourne. G. T. Dawson, *Man.*

Canada: 240, St. James street West, Montreal. J. V. Owen, *Man.*

New Zealand: 156, Featherston street, Wellington. P. J. Townley, *Man.*

South Africa: 33, Adderley street, Cape Town. T. E. Gohl, *Man.*

„ 108, Fox street, Johannesburg. J. Chapman, *Man.*

„ Smith street, Durban. L. A. Webster, *Sub-Man.*

India: 16, Hare street, Calcutta. R. Savage, *Supt.*

Buenos Aires: Calle Sarmiento 378. G. W. Gill, *Man.*

Guardian Eastern Insurance Company, Limited.

Registered 17th July, 1919. *Objects*—All classes. This Company became allied with the Guardian Assur. Co. in 1929. CAPITAL—Authorised, £1,000,000, in shares of £1 each. Issued, 650,000 shares. Paid up, £130,000 (4s. per share). Dividend at the rate of 5 per cent. on each ordinary share for 1937. Year ends 31st Dec.

DIRECTORS—Col. Lionel H. Hanbury, C.M.G., *Chairman*; Nathan Laski, *Deputy-Chairman*; Albert I. Belisha; Major A. N. Braithwaite, D.S.O., M.C., M.P.; Rt. Hon. Lord Jessel, C.B., C.M.G.; Capt. A. R. S. Nutting, M.C.; George W. Reynolds; Richard W. Sharples.

ADDRESS—68, King William street, London, E.C.4. *Telegrams*—ESTGUARDEN, Cannon, London. *Phone*—Mansion House 9571. C. F. Dark, *Sec.*; Cooper Brothers & Co., C.A., *Auditors*; Trower, Still & Keeling, *Solicitors*.

GUARDIAN PLATE GLASS Ins. Co., Limited.

(See Advt. page lxxi)

Registered 7th February, 1863. *Objects*—Plate Glass. CAPITAL—Subscribed £25,000, in shares of £5. Paid up, £7,500 (£1 10s. 0d. per share). Year ends 31st Dec. REGISTERED OFFICE—1 & 2, Royal Exchange buildings, London, E.C.3. *Phone*—Avenue 1061.

DIRECTORS—Allen Woodroffe, *Chairman*; A. K. Graham, W. H. Walker.

Board day—Monthly. H. A. McLuckie, *Sec.* Parkinson, Mather & Co., *Auditors*.

Guernsey Mutual Fire Insurance Society.

Established 1871. *Object*—Fire (Guernsey only).

ADDRESS—5, Court row, Guernsey. *Telegrams*—ENTERPRISE, Guernsey.

Phone—474. Geo. Downie, *Chairman*; Ira C. Ozanne, *Sec.*; H. S. Withers & M. Hunkin, *Auditors*.

Guildford and County Mutual Plate Glass Insurance Company, Limited.

Established 1902. *Object*—Plate Glass.

ADDRESS—135 & 136, High street, Guildford. W. Lewis, *Sec.*

GUILDHALL Insurance Company, Limited.

(See Advt. page lxxii)

Registered 30th December, 1919, under the title of Autocar Fire & Accident Ins. Co., Ltd. In 1929 the title was changed to above. In January, 1931, share capital purchased by The London Assurance. CAPITAL—Authorised, £500,000, in shares of £1 each. Issued, 250,000 shares. Paid up, £125,001 (249,998 shares 10s. paid and 2 shares fully paid). Dividend for 1937, 15 per cent., less tax. (1936, 15 per cent.) Year ends 31st Dec.

DIRECTORS—Lord Iliffe, C.B.E., *Chairman*; Allan E. Messer, C.B.E.; Sir David Llewellyn, Bt.; Arthur E. Morgan.

Objects—All classes of insurance except Life. Arthur E. Morgan, *Man. Dir.*; Sydney Goude, *Man.*; A. W. Rosamond, *Asst. Man. & Sec.*; William Toomey, *Home Accdt. Man.*; Stewart Fletcher, *Fire Man.*; Mann, Judd, Gordon & Co., *Auditors*; Lawrance, Messer & Co., *Solicitors*.

HEAD OFFICE—83 & 84, Queen street, London, E.C.4. **Telegrams**—AUTOINSURE, Cannon, London. **Phone**—City 1491 (5 lines).

BRANCH OFFICES—

West End, London: 8, Waterloo place, Pall Mall, S.W.1. E. Elliott, *Man.*; F. Northcote Palmer, *Asst. Man.*

Birmingham: 34-35, Bennett's hill. H. G. Tucker, *Man.*; F. J. Young, *Sec.* Phoenix chambers, Colmore row.

Bristol: The London Assurance house, Clare street. C. T. Hudson Harrison, *Man.* Cardiff: Cambrian buildings, Mount Stuart square, and 12, Dumfries place. G. Ewart Thomas and J. W. Parker, *Mans.*

Glasgow: 139, St. Vincent street, C.2. A. H. Dagge, *Man. for Scotland*

Leeds: The London Assurance house, Bond place. G. Cornwall, *Man.*

Liverpool: 44, Old Hall street. A. H. Doleman, *Man.*

Manchester, 19, Pall Mall. T. S. Chapman, *Man.*

Newcastle-on-Tyne: Pilgrim house, Pilgrim street. Norman Lord, *Man.*

Nottingham: 25-27, Bridlesmith gate. L. F. Cowen, *Man.*

Australia: 16, Bridge street, Sydney. A. D. Spence, *Man.*

Canada: Lewis buildings, St. John street, Montreal. C. J. R. Coyle, *Man.*; D. K. MacDonald, *Dep. Man.*

British Columbia: J. M. Mendell, *Man.*

China: 72, Szechuen road, Shanghai. Shanghai Insurance Office, *Mans.*

East Africa: Mombassa—Smith, Mackenzie & Co., Ltd., *Agents*.

Egypt: P.O. Box 997, Alexandria. Reinhart & Co., *Agents*.

Germany: Viktoriastr 32, Berlin. Edmund Schwarz & Co., *Agents*.

Holland: 206-208, Singel, Amsterdam. O. W. J. Schlencker, *Agents*.

India: York buildings, Hornby road, Fort, Bombay. Colin M. Ross & Co., *Mans.*

Mauritius: 6, Felicien Mallefille street, Port Louis. Marcel Henry, *Agent*.

Straits Settlements and Federated Malay States: 16d, Cecil Street, Singapore. Eastern United Assurance Corporation, Limited, *Agents*.

Halifax Mutual Plate Glass Insurance Society, Limited.

Established 1871. **Object**—Plate Glass.

ADDRESS—22a, Commercial street, Halifax. **Phone**—2590. Capt. J. Stoddart, *Chairman*; H. A. Brown, *Sec.*; J. E. Hoyle & S. Sutcliffe, *Auditors*.

Hereford Financial Association and Plate Glass Insurance Co., Limited.

Established 1883. **Object**—Plate Glass.

ADDRESS—27, Commercial street, Hereford. A. Vaughan, *Chairman*; C. H. Vaughan, *Sec.*

Hibernian Fire and General Insurance Company, Limited.

Registered at Dublin 28th May, 1908. CAPITAL—Authorised, £200,000 in shares of £1 each. All subscribed. Paid up, £40,000 (4s. per share). Year ends 31st Dec.

DIRECTORS—D. J. Cogan, *Chairman*; Peter A. Corrigan; Edmund Williams; J. J. Murphy; Lorcan G. Sherlock, LL.D.; Lord Glenavy; Sir Basil Goulding, Bt.; Owen Murphy; T. F. Laurie, P.C.; P. A. Duggan, A.C.A.

Objects—Fire, Accident, Motor, Fidelity Guarantee, Burglary and Plate Glass. **Board day**—Friday. W. Craig-Martin, *Gen. Man. & Sec.*; Kean & Co., *Auditors*; Corrigan & Corrigan, *Solicitors*.

HEAD OFFICE—48 & 49, Dame street, Dublin. **Telegrams**—FODLA. **Phone**—23027 (3 lines).

BRANCH OFFICES: Belfast: 5, Bedford street.

Cork: 5, South Mall.

Derry: 3, Castle street.

Galway: Lynch's Castle

Limerick: 51, O'Connell street.

High Wycombe Chair Manufacturers' Workmen's Ins. Soc., Ltd.

Object—Workmen's Compensation.

ADDRESS—51, Castle street, High Wycombe. *Phone*—1430.
W. J. Winter-Taylor, *Sec.*

Huddersfield and District Employers' Accident Assurance Company, Ltd.

Established 1881. *Object*—Employers' Accident.

ADDRESS—30, Estate buildings, Railway street, Huddersfield. *Phone*—2583.
Henry Hollingworth, *Chairman*; Arnold Lord, A.C.I.S., *Sec.*

Huddersfield Mutual Plate Glass Insurance Company, Limited.

Established 1854. *Object*—Plate Glass.

ADDRESS—12, King's Head buildings, Cloth Hall, Huddersfield. Kenneth Levell, *Chairman*; N. A. Woodcock, *Man. & Sec.*

Hull and Eastern Counties Mutual Plate Glass Insurance Company, Ltd.

Established 1881. *Object*—Plate Glass.

ADDRESS—10 & 11, Silver street, Hull. *Phone*—Hull Central 15279. *Board day*—Second Monday. W. P. Field, *Chairman*; F. Atkinson, *Sec.*; Hodgson, Harris & Co., *Auditors*; Rollit, Farrell & Bladon, *Solicitors*.

Hull Underwriters' Association, Limited.

Established 1867. Incorporated as a Company in 1893. Became allied with the Provincial Ins. Co. in 1927. *CAPITAL*—Authorised, £175,000, in 17,500 shares of £10 each, all issued. Paid up, £68,000 (£4 per share).

Object—Marine. A. G. Smith, *Underwriter*; J. A. Barber, *Sec.*; Jackson, Beaumont & Co., Ltd., *Mans. in Hull*.

HEAD OFFICE—Carlton buildings, 3, Rumford street, Liverpool.

REGISTERED OFFICE—Sand Aire house, Kendal.

BRANCH OFFICES—Hull: Central chambers, Ferensway, Hull.
London: Lloyd's building, 3-6, Lime street, E.C.3.

Ideal Fire and General Insurance Company, Ltd.

Registered 23rd March, 1934. *Objects*—All classes of insurance except life, bond investment and motor. *CAPITAL*—Authorised, £100,000 in shares of £1 each. Paid-up, £30,000, being 6s. a share.

DIRECTORS—Guildford O. Hodges, *Chairman*; Harvey Bowring, *Vice-Chairman*; E. H. Denton; Major C. Ashford Elton, D.S.O.; Horace E. Goodby; Samuel Harrison; William T. Wheeler; W. H. Griggs, F.C.I.S., *Man. Dir.*; C. H. Griggs, F.C.I.S., *Sec.*
REGISTERED OFFICE—Pitmaston, Moseley, Birmingham, 13. *Phone*—3321-4.

Ideal Life Assurance Company, Limited.

Registered 7th September, 1932. *CAPITAL*—£30,000 in £1 shares.

DIRECTORS—Samuel Harrison, *Chairman*; Horace E. Goodby; Guildford O. Hodges; Ernest Denton; John R. Stephens; W. H. Griggs, F.C.I.S., *Man. Dir.*

Objects—Life.

ADDRESS—Pitmaston, Birmingham, 13. C. H. Griggs, F.C.I.S., *Sec. & Dir.*
Phone—3321-4 South.

Imperial Chemicals Insurance, Limited.

Established 1926. *Objects*—All except Life and Bond Investment. *CAPITAL*—Authorised, £50,000, in £1 shares, all issued and fully paid.

DIRECTORS—The Lord McGowan, K.B.E., D.C.L., LL.D., *Chairman*; J. H. Wadsworth, *Deputy-Chairman*; H. D. Butchart; P. C. Dickens; H. J. Mitchell; J. G. Nicholson; E. N. Wise; Alexander Hadden, *Man. Dir.*; J. M. Macdonald, *Sec.*

ADDRESS—Imperial Chemical house, Millbank, London, S.W.1.
Telegrams—IMPREMIX, Parl, London. *Phone*—Victoria 4444.

IMPERIAL LIFE Assurance Company of CANADA. (See Advt. page lxxii)

Established 1896. **HEAD OFFICE**—20, Victoria street, Toronto, Ontario. *Phone*—Elgin 8211. *J. F. Weston, President*; *G. Cecil Moore, A.I.A., A.A.S., Gen. Man.*; *J. G. Parker, B.A., F.I.A., F.A.S., F.A.I.A., Gen. Man. & Act.*; *D. Matheson, A.A.S., Sec.*; *H. T. Roesler, Treas.*

HEAD OFFICE for Great Britain—27, Cockspur street, London, S.W.1
Wm. Ardern, Gen. Man. for Great Britain; *A. R. Turnbull, Sec. for Great Britain.*
Telegrams—PERIALIFE, Lesquare. *Phone*—Whitehall 9631 (7 lines).

Indemnity Marine Assurance Company, Limited

Established 1824. *Object*—Marine. Became allied with the Northern Assurance Co. in 1917. **CAPITAL**—Authorised, £1,005,000, in 67,000 shares of £15 each, all issued and fully paid. Dividend for 1935 and 1936, 22s., plus bonus of 4s. 6d. 1937, 22s (1934, 28s., plus bonus of £400,000 from reserve account.) Year ends 31st Dec.

DIRECTORS—Lewis Huth Walters, *Chairman*; Charles Henry Goodall, *Deputy-Chairman*; William Edward Brandt; John Arthur Gibbs; Kenneth Keith Peters; Lieut.-Col. G. B. Winch

ADDRESS—Lloyd's building, London, E.C.3. *Telegrams*—INDEMNIFY, Line. *Phone*—Mansion House 1494 (2 lines). *Board day*—2.30 Thursday. *E. H. N. Dowlen, Underwriter*; *Francis R. Vine, Sec.*; *Deloitte, Plender, Griffiths & Co., Auditors.*

Independent Order of Foresters.

Established 1881. *Objects*—Life and Sickness. **HEAD OFFICE**—Toronto, Canada. *Frank E. Hand, Supreme Chief Ranger.*

LONDON OFFICE—25, Abingdon street, Westminster, S.W.1.

Telegrams—LODBROG PARL, LONDON. *Phone*—Whitehall 5377.
C. Hamm, Supreme Treasurer; *C. B. Dickson, M.D., Supreme Physician.*

Insurance Corporation of Ireland, Limited.

Established 1935. *Objects*—Fire, Workmen's Compensation, Drivers', General T.P., Plate Glass, Fidelity Guarantee, Loss of Profits, Property Owners' Engineering. **CAPITAL**—Authorised, £500,000 in £1 shares. Issued, 100,000 shares all fully paid.

DIRECTORS—John McCann, *Chairman*; The Rt. Hon. James MacMahon, *P.C., Deputy-Chairman*; Joseph Brennan; John P. O'Brien; Count Patrick O'Byrne; Braham E. Sutton; James M. Sweetman, *K.C.*

HEAD OFFICE—36, Dame street, Dublin, C.1. *S. V. Kirkpatrick, F.C.I.I., Sec.*; *James J. Sargison, A.C.I.I., Accident Man.*; *Daniel F. Brennan, A.C.I.I., Fire Man.*
Telegrams—INCORLAND, DUBLIN. *Phone*—Dublin 22348/950. *Kennedy, Crowley & Co., Auditors*; *Arthur Cox & Co., Solicitors.*

Insurance Engineers, Limited.

Established 1928. *Objects*—The control, management and supervision of the engineering business of any insurance company. *E. F. Williamson, Chairman*; *A. K. Warner, A.M.I.MECH.E., M.I.MAR.E., M.I.H.V.E., A.I.E.E., Chief Engineer & Manager*; *T. L. Bacon, F.I.A.C., Sec.*

ADDRESS—51-55, Mortimer street, London, W.1. *Phone*—Museum 1706 (5 lines).

Insurance Office of Australia, Limited.

Established 1910. *Objects*—Fire, Marine, Accident. **HEAD OFFICE**—Melbourne. Subscribed Capital, £300,000. Paid up, £175,000. Shares acquired by North British and Mercantile Ins. Co., Ltd., in 1922

LONDON AGENTS: Ocean Marine Ins. Co. Ltd., 37-9, Lime street, E.C.3.

Ipswich Mutual Plate Glass Insurance Society, Limited.

Established 1886. *Object*—Plate Glass.

ADDRESS—30, Museum street, Ipswich. *Phone*—2179. *J. F. Edwards, Chairman*; *Garfield G. Goult, F.C.A., Sec.*

Irish Catholic Church Property Insurance Company, Limited.

Registered 18th June, 1902. *Objects*—Fire and Employers' Liability. **CAPITAL**—Authorised, £100,000, in 20,000 shares of £5 each, all issued. Paid up, 20,000 (£1 per share). Dividend restricted to 5 per cent. per annum. Year ends 31st Dec

DIRECTORS—Wilfrid Fitzgerald, *Chairman*; Ambrose Aliaga Kelly; Rev. J. R. Maguire; Valentine Irwin.

ADDRESS—19 & 20, Fleet street, Dublin. *Telegrams*—INDEMNITOR. *Phone*—22530. *Valentine Irwin, Man. & Sec.*; *Kean & Co., Auditors*; *Arthur O'Hagan & Son, Solicitors.*

Irish National Assurance Company, Limited.

Registered 12th May, 1919. CAPITAL—Authorised, £100,000, in £1 shares Issued, 45,692 shares. Paid up, £45,680 15s. £11 5s. calls in arrear). Year ends 31st Dec.

DIRECTORS—Padraic O'Maille, *Chairman*; James A. Burke, B.L.T.D. *Vice-Chairman*; George Ryan; Patrick O'Dwyer; Dr. James C. O'Carroll; Dominick Bridgman. *Objects*—Life, Fire, Motor, Fidelity Guarantee, Plate Glass, Public Liability, Engineering, Driving Accident and Sickness.

HEAD OFFICE—30, College Green, Dublin. *Telegrams*—URRADAS. *Phone*—Dublin 22308-9, 21811. *Board day*—Tuesday. J. E. FitzGerald, A.L.A.A., *Gen. Man. & Sec.*; Burns, Griffin & Co., *Auditors*; Dr. J. C. O'Carroll, *Medical Officer*; Jas. O'Connor & Co., *Solicitors*.

Irish Public Bodies Mutual Insurances, Limited.

Established 1926. *Object*—Fire insurance. No share capital. Year ends 31st Dec.

DIRECTORS—Count P. J. O'Byrne, B.L., *Chairman*; T. F. McGahon, T.C., co.c.; Senator Thos. Condon, co.c.; Michael Gallagher, co.c.; David Coyle; John McCormack, co.c.; Thos. J. Kelly; Sean O'Byrne, T.C., co.c.

HEAD OFFICE—1, 2 and 3, Westmoreland street, Dublin, C.1. *Telegrams*—ASSOCIATED, Dublin. *Phone*—Dublin 22358. Joseph Brennan, *Gen. Man.*

Iron Trades Employers' Insurance Association, Limited.

Established 1880. Registered as a company 23rd April, 1898. A mutual Association. Year ends 31st Dec.

DIRECTORS—Sir Frederick N. Henderson, K.B.E., *Chairman*; John Barr, C.B.E., *Vice-Chairman*; James Brown, C.B.E.; Arthur Chamberlain; Lt.-Col. R. K. Morcom, C.B.E.; F. C. Pyman; Sir John E. Thornycroft, K.B.E.; Sir Frederick J. West, C.B.E.

Objects—Employers' Liability and Third Party. OFFICERS: S. W. Gladwell, *Sec.*; W. H. Brockelbank, *Asst. Sec.*; W. C. Stansfield, *Dep.-Asst. Sec.*

HEAD OFFICE—82, Victoria street, London, S.W.1. *Telegrams*—METALMAN, Sowest. *Phone*—Victoria 4001 (5 lines).

Office for Scotland: 105, West George street, Glasgow. Sir Thos. Biggart and H. Lumsden, LL.D., *Joint Secs.*

BRANCH OFFICES—Birmingham: Prudential buildings, St. Philip's place. W. Richardson, *Man.*

Bristol: 30, Clare street. E. H. Lumley, *Man.*

Leeds: Post Office house, Infirmary street. H. C. Rose, *Man.*

Liverpool: 41, Castle street. J. H. Pool, *Man.*

Manchester: Royal London house, 196, Deansgate. W. A. Thompson, *Man.*

Middlesbrough: Yorkshire Penny Bank chambers, Wilson street. G. A. Clough, *Man.*

Newcastle: Dial house, Northumberland street. T. Pattison, *Man.*

Sheffield: Norris Deakin buildings, King street. J. L. Hilton, *Man.*

Southern: 14, Grosvenor Mansions, 82, Victoria street, London, S.W.1.

F. H. Player, *Man.*

Stoke-on-Trent: Kingsway chambers, Kingsway. Sub Office.

Sunderland: 11 Norfolk street. Sub office.

West Hartlepool: 1, Albert terrace. Sub Office

Isle of Wight Mutual Plate Glass Insurance Society, Limited.

Established 1889. *Object*—Plate Glass.

ADDRESS—The Country House, High street, Ventnor. *Telegrams*—MAPLES, Country House, Ventnor. *Phone*—30. J. Sanders, *Chairman*; A. S. Maples, *Sec.*; T. Pethick, *Solicitor*.

Jersey Mutual Fire Insurance Society, Incorporated.

Established 1869. (Incorporated 1908). *Object*—Fire.

HEAD OFFICE—28, Halkett place, St. Helier, Jersey. E. N. Pirouet, *President*; P. J. Du Feu, *Sec.*

JUPITER GENERAL Ins. Co., Ltd., of Bombay. (See Advt. page xxxviii)

Established 1919. *Objects*—Fire, Marine and Consequential Loss, Life, etc.

HEAD OFFICE—Bombay.

LONDON OFFICE—73-76, King William street, E.C.4. B. W. Noble, Ltd., *British Mans.* *Telegrams*—NOBILITATE, Cannon, London. *Phone*—Mansion House 5944 (3 lines).

Keighley and District Mutual Plate Glass Insurance Society.

Established 1891. *Object*—Plate Glass.

ADDRESS—North street, Keighley. *Telegrams*—INVESTIGATION. *Phone*—2755 & 2756. Fred Baldwin, *Chairman*; W. Robertshaw, *Sec.*

Kendal Mutual Plate Glass Insurance Society.Established 1871. *Object*—Plate Glass.ADDRESS—Westmorland chambers, Kendal. *Phone*—290.**Key Insurance Company, Limited.**Established 1915. *Objects*—Insurance of Keys and Registration.HEAD OFFICE—Theatre chambers, Babington lane, Derby. *Phone*—3846.
D. F. Raybould, *Dir. & Sec.*; Younghusband, Taft & Co., *Auditors*.**King's Lynn Mutual Plate Glass Insurance Society, Limited.***Object*—Plate Glass.ADDRESS—Barclays Bank buildings, Lynn. J. D. Harbage, *Sec.***Lancashire and Yorkshire Reversionary Interest Company, Limited.**

Established 1884. Became allied with the Yorkshire Ins. Co. in 1921. CAPITAL—Authorized, £462,500, in 50,000 shares of £9 5s. each. Issued, 50,000 shares. Paid up, £250,000 (£5 per share). Dividend declared for 1937, 6 per cent, together with bonus of 1 per cent. Year ends 20th Nov.

DIRECTORS—Francis J. Dickens, *Chairman*; H. W. Wares; Robert Innes; L.Douglas Kidson, F.C.A., *Man. Dir.**Objects*—Loans on or purchases of Reversions and Life Interests.ADDRESS—45, Cross street, Manchester. *Phone*—Blackfriars 0081. *Board day*—2nd Friday each month. E. W. Milburn, *Sec.*; H. Taylor, F.C.A., *Auditor*; Duncalf & Patterson, *Solicitors***Launders' Mutual Insurance Company, Limited.**

Registered 19th April, 1909. Became allied with Eagle Star Ins. Co. in 1919. A mutual concern having no share capital. Year ends 31st Dec.

DIRECTORS—T. Taylor, *Chairman*; R. F. Brett; Charles Marshall; E. Jackson; J. R. Peers; G. D. Densham, J.P.; H. C. Martyn Wilkins; G. A. Noble; W. G. M. Wilkins.*Objects*—Fire, Loss of Profits, Workmen's Compensation, Third Party Drivers', Fidelity Guarantee, Burglary, Personal Accident, Public Liability, Domestic Servants, Plate Glass, Motor Car.HEAD OFFICE—Furnival house, 14-18, High Holborn, London, W.C.1. *Telegrams*—INSULAND. *Phone*—Chancery 8772-3-4. H. C. Martyn Wilkins, *Gen. Man.*; A. A. Harden, *Sec.***LAW ACCIDENT Insurance Society, Limited.** (See Adv. page xxiv)

Registered 11th Nov., 1892, as the Law Accident & Contingency Insurance Society, Ltd. In 1898 the title was changed to above. This Company became allied with the London & Lancashire Ins. Co. in 1907. CAPITAL—Subscribed, £500,000, in shares of £10, with £50,000, or £1 per share, paid up.

DIRECTORS—Sir Frederick Pascoe Rutter; Romer Williams; Charles Hendry; Arthur S. Rogers; Thomas Wallas.

Objects—Accident, Employers' Liability, Burglary, Motor, Fidelity Guarantee, Plate Glass, Fire, etc. *Board day*—Third Tuesday. G. Albert Rutter, *Sec.*CHIEF ADMINISTRATION—5, Chancery lane, London, W.C.2. *Phone*—Holborn 3733.BRANCH OFFICES—Law Courts, 215, Strand, London, W.C.2. L. A. Williams, *Man.* *Phone*—Cent. 6493.City: 23-25, Billiter street, E.C.3. C. C. Mortleman, *Man.**Phone*—Royal 3564-5.West End: 20, Pall Mall, London, S.W.1. F. W. J. Parsons, *Man.**Phone*—Whitehall 8878.Stratford: Law Accident buildings, Broadway, London, E.15. F. G. Dunmore, *Man.* *Phone*—Maryland 3336/7.North London: 300, Upper street, Islington, N.1. S. A. Hale, *Man.**Phone*—Canonbury 2494.South London: 279, Borough High street, S.E.1. T. S. Cook, *Man.**Phone*—Hop. 0203, and 1580.Belfast: 11, Donegall square West. Alex Wilson, *Man.* *Phone*—8122-3.Birmingham: 19, Bennett's hill. A. G. Barton, *Man.*; T. Parker, *Acc't. Supt.**Phone*—Midland 2621-2-3.*Continued.*

LAW ACCIDENT Insurance Society, Limited.—continued.

Bristol: 44, Corn street. J. E. Asbury, *Man.*; J. A. Mulvey, *Sec.* Phone—22894.
 Cardiff: 7, St. Mary street. A. D. Goodwin, *Man.*; F. W. Russell, *Asst. Man.* Phone—7270.
 Carlisle: Midland Bank chambers. H. R. Pritchard, *Sec.* Phone—147.
 Chester: 5, Alun crescent. Norris Roberts, *Insp.* Phone—2583.
 Edinburgh: 8, St. Andrew square, 2. Duncan A. Macpherson, *Man.*; I. G. M. Duncan, *Sec.* Phone—22557.
 Glasgow: 32, Royal Exchange square. L. Paget, *Man.* Phone—Central 8871-5.
 Leeds: City chambers. P. Cowling, *Man.*; A. T. Newton, *Accdt. Supt.* Phone—23373.
 Liverpool: 45a, Dale street. H. Surmun, *Man.* Phone—Central 2987.
 Manchester: Chancery chambers, 55, Brown street. W. Farrimond, *Man.* Phone—Deansgate 4734.
 Newcastle-on-Tyne: 129-131, Pilgrim street. David Crighton, *Man.* Phone—21711.
 Northampton: 5, Sheep street. J. W. Langley, *Man.* Phone—289.
 Nottingham: 2, Fletcher gate. J. L. Elliott, *Sec.* Phone—43375.
 Paisley: 34, Moss street. A. D. Chisholm, *Insp.*
 Plymouth: 2, Courtenay street. R. P. Hobbs, *Insp.* Phone—5226.
 Sheffield: The White building, FitzAlan square. W. O'Neill, *Sec.* Phone—Central 20836.
 Southampton: 47, London road. T. W. Spiller, *Man.* Phone—3496.
 Swansea: Atlantic buildings, Gloucester place. T. C. Kinrade-Evans, *Sec.* Phone—Docks 2631.

LAW FIRE Insurance Society, Limited.

(See Advt. page xxv)

Established 1845. Reconstituted 1907. Became allied with the Alliance Assurance Co., in 1907. CAPITAL—Authorised, £500,000 in stock, all issued and fully paid. 1937 Dividend totalled £140,252. (1936 Dividend totalled £140,721). Year ends 31st Dec.

DIRECTORS—Harold Marson Farrer, *Chairman*; Edmund Trevor Lloyd Williams, *J.P., Vice-Chairman*; Rowland Beevor; Hugh Adolphus Carter; Philip Hugh Childs, *J.P.*; Guy Hargreaves Cholmeley; Harry Mitton Crookenden; Charles Eastwood, *J.P.*; George Edward Hunter Fell; Edward Stilwell Freeland; John Charles Blagdon Gamlen; Edwin Hart; John Beresford Heaton; Philip Gwynne James; Charles Wilfrid Lee, *J.P.*; Charles Henry May; Frederick Stuart Morgan; Charles Cecil Amphlett Morton; Henry John Nix; Edmund Reynolds Willoughby Radcliffe; Edward Lee Rowcliffe; George Lawrence Stewart; Ralph Perceval Tatham; Geoffrey Hugh Walford; Charles Spottiswoode Weir; Freke Dalglish Williams; Romer Williams, *D.L., J.P.*; Archibald Berdmore Buchanan Wilson.

Objects—Fire, Capital Redemption, Personal Accident and Disease, Burglary, Fidelity Guarantee, Workmen's Compensation (including Domestic Servants), Property Owners' Indemnity, Third Party, Motor Car, Plate Glass, Lift, Boiler, Machinery, Householders' and Houseowners' Comprehensive Policies.

HEAD OFFICE—114, Chancery lane, London, W.C.2. **Telegrams**—LAW FIRE, Estrand, London. **Phone**—Holborn 0241. **Board day** 1.15 Tuesday. S. J. Marsh, *Sec.*; H. A. Rolph, *Asst. Sec.*; Sir Nicholas E. Waterhouse, *F.C.A., Auditor*; Markby, Stewart & Wadesons, *Solicitors*.

Law Reversionary Interest Society, Limited.

Established 1853. This Society became allied with the Equity & Law Life Assurance Society in 1912.

DIRECTORS—Rt. Hon. Sir Dennis H. Herbert, *K.B.E., M.P., Chairman*; Sir Bernard Edward Halsey Bircham, *G.C.V.O., Deputy-Chairman*; Sir R. G. Ellis, *BART., M.P.*; Harold Marson Farrer; Randle Fynes Wilson Holme; O. J. Humbert; Archibald Herbert James; Rt. Hon. Lord Kennet, *P.C., G.B.E.*; Rt. Hon. O. A. McCurdy, *K.C.*; Allan Ernest Messer, *C.B.E.*; W. P. Phelps, *F.I.A.*; Sir Reginald Ward Edward Lane Poole.

Objects—Reversions, Life interests and Loans.

ADDRESS—20, Lincoln's Inn Fields, London, W.C.2. **Phone**—Holborn 7612. **Board day**—Wednesday. A. C. Thorne, *F.I.A., Act.*; G. H. Mayne, *Sec.*; Deloitte Plender, Griffiths & Co., *Auditors*; Rooper and Whately, *Solicitors*.

LAW UNION & ROCK Insurance Company, Ltd. (See Advt. page xxvi)

Established 1806. The Law Union & Rock Ins. Co. is a combination of the Law Union Fire & Life Ins. Co., the Crown Life Assur. Co., and the Rock Life Assur. Co. The Crown Life Assur. Co. (established 1825) was acquired by the Law Union Fire & Life Ins. Co. (established 1854) on 16th January, 1892, and the title was then altered to Law Union & Crown Fire & Life Ins. Co. In 1909 the Rock Life Assur. Co. (established 1806) was amalgamated with this Company, and on 27th October, 1909, after being re-registered as limited, the title was altered to the above. In 1919 this Company became allied with the London & Lancashire Ins. Co., Ltd. CAPITAL—Authorised, £2,075,000 (200,000 shares of £10 each, £2,000,000, 75,000 shares of £1 each, £75,000). Issued, 150,000 shares of £10 each and 75,000 shares of £1 each. Paid up, £165,000 (150,000 shares of 12s. paid and 75,000 shares of £1 fully paid). Dividend for 1937 16s. (less tax) on each class of share. (1936. 16s., less tax). Year ends 31st Dec.

DIRECTORS—Sir Frederick Pascoe Rutter, *Chairman*; Philip E. B. Fooks, *Deputy Chairman*; Hon. E. C. G. Cadogan, C.B.; Charles M. Crossman; Rt. Hon. Viscount FitzAlan of Derwent, K.G., P.C., G.C.V.O.; Charles G. Hamilton; J. J. Craik Henderson, B.L.; Col. Alfred G. Lucas, C.B., M.V.O.; Rt. Hon. Earl of Midleton, P.C., K.P.; R. B. Pemberton; Sir W. Peter Rylands; Francis Scott; Rt. Hon. Earl of Strafford.

Objects—Life, Annuity, Fire, Accident and Sickness, Employers Liability, Burglary, Fidelity Guarantee, Plate Glass, Motor Car, etc. *Board day*—2.15 Thursday. A. H. Shrewsbury, F.I.A., *Sec. & Act.*; J. H. Kitton, F.I.A., W. G. T. Simons, *Asst. Secs.*; F. J. Cottle, *Foreign Man.*; M. D. Nicholson, *Agency Man.*; F. R. T. Thomson, F.I.A., *Asst. Act.*; P. H. Betton, *Home Fire Supt.*; Peat, Marwick, Mitchell & Co., *Auditors*; W. E. Lee, M.D., *Medical Officer*; Robins, Hay & Waters, *Solicitors*.

HEAD OFFICE—7, Chancery lane, London, W.C.2. *Telegrams*—LAWROK, Estrand, London. *Phone*—Holborn 3733.

BRANCH OFFICES—City: 25, Abchurch lane, London, E.C.4. A. S. Wilson, *Man.* *Phone*—Mansion House 4606.

Aberdeen: 46a, Union street. A. R. Stephen, *Sec.* *Phone*—891.

Belfast: 8, Donegall square, South. R. W. Greenhalgh, *Man.* *Phone*—20074.

Telegrams—LAWROK.

Birmingham: 119, Colmore row, 3. C. F. Woodward, *Man.* *Phone*—Central 5318.

Telegrams—LAWROK.

Bristol: 51, Corn street, 1. A. D. Parsons, *Man.* *Phone*—24624.

Telegrams—LAWROK.

Cardiff: 18, Quay street, High street G. F. Gillard, *Man.* *Phone*—950.

Telegrams—LAWROK.

Cork: 70, South Mall. B. G. Godkin, *Insp.* *Phone*—1387.

Coventry: 22, High street. G. Ashton Smith, *Sec.* *Phone*—60152.

Crewe: 121, Edleston road. G. H. B. L. Copley, *Sec.* *Phone*—2886.

Croydon: 2, Lansdowne road. C. H. Atherton, *Man.* *Phone*—Fairfield 5448.

Doncaster: 2, St. Sepulchre Gate. R. J. Hughes, *Sec.* *Phone*—1147.

Dublin: 18 & 19, College green, C.I. W. C. Brennan, *Man.* *Phone*—21754.

Dundee: Whitehall chambers, 11, Whitehall street. A. Lunan, *Insp.*

Phone—6064.

Edinburgh: 33, St. Andrew square, 2. T. G. Maitland, *Man.*; P. Y. McNiven, *Supt.*

Phone—23569. *Telegrams*—LAWROK.

Glasgow: 110, West George street, C.2. D. Wood, *Man.* *Phone*—Douglas 846-7.

Telegrams—LAWROK.

Hawick: 4, Buccleuch street. I. F. Gullachsen, *Insp.* *Phone*—559.

Hull: Bridge chambers, Monument Bridge. P. G. Thompson, *Insp.*

Phone—Central 36286.

Johannesburg: Transvaal house, Commissioner street (P.O. Box 1120). O. George, *Life Man.* *Telegrams*—LAWROK.

Leeds: 2, East parade, 1. T. F. Shillam, *Man.* *Phone*—23896.

Telegrams—LAWROK.

Liverpool: India buildings, Water street, 2. J. F. Hickson, *Man.*

Phone—Central 5028. *Telegrams*—LAWROK.

Manchester: 5, 7 and 9, Pall Mall. 2. G. D. Lant, *Man.*

Phone—Blackfriars 6708-9. *Telegrams*—LAWROK.

Middlesbrough: 82, Borough road. D. R. Alder, *Insp.* *Phone*—3620.

Newcastle: 128, Grainger street, 1. H. S. Kerr, *Sec.* *Phone*—25379.

Telegrams—LAWROK.

Nottingham: 7-11, Milton street. W. F. Waterfield, *Man.* *Phone*—41436.

Telegrams—LAWROK.

Plymouth: 11, Lockyer street. A. P. Mahoney, *Insp.* *Phone*—1471.

Sheffield: 21, Fargate. N. B. Haigh, *Insp.* *Phone*—21683.

Shrewsbury: 6, Shoplatch. W. H. Hancocks, *Insp.* *Phone*—3157.

Stafford: 1, Martin street. *Phone*—79.

Wolverhampton: 77, Darlington street. W. S. Robertson, *Sec.* *Phone*—21917

Worcester: 1, The Avenue, The Cross. C. L. Giles, *Insp.* *Phone*—594.

Leather Trades' Mutual Insurance Association, Limited.

Established 1920. *Object*—Employers' Liability.

ADDRESS—8, St. Thomas street, London, S.E.1. **Dr. E. C. Snow, Sec.** *Phone*—Hop. 0175.

LEGAL Insurance Company, Limited.

(See Advt. page lxxiii)

Registered 24th July, 1907. In 1908 this Company acquired the profits branch of the Profit and Income Ins. Co., and in 1916 became allied with the Royal Ins. Co. **CAPITAL**—Authorised, £600,000, in 200,000 shares of £3 each. Issued, 100,000 shares. Paid up, £100,000 (£1 per share). Dividend 1937, 22½ per cent., less tax. (1936, 20 per cent.). Year ends 31st Dec.

DIRECTORS—Rt. Hon. J. W. Hills, M.P., *Chairman*; Sir Walter Halsey, Bt., O.B.E.; Sir Arthur H. Marshall, K.B.E., *Deputy-Chairmen*; J. Farie Anderson; Henry G. Duckworth; Hon. E. G. Eliot; A. K. Game; Geoffrey M. Gathorne-Hardy; H. Gifford Mead; J. Dyer Simpson; Francis J. Weld; F. J. Williams.

Objects—All Insurances. **Board day**—12.30 Tuesdays. F. J. Williams, J. Dyer Simpson, *Gen. Mans.*; J. W. Berry, T. W. B. Brodbelt, H. A. Thomas, C. F. Trustam, R. D. Wands, *Sub-Mans.*; J. B. Welson, *Accdt. Man.*; R. C. D. Todd, *Agency Man.*; Harold G. Channon, *Asst. Sec.*; Geoffrey Hanbury, *London Man.*; W. H. Lowe, *Fire Supt.*; E. L. H. Procter, *Accdt. Supt.*; Oliver Ryall, *Chief Accountant*; Deloitte, Plender, Griffiths & Co., *Auditors*; Biddle, Thorne, Welsford & Gait, *Solicitors*.

HEAD OFFICE—Legal Insurance building, 231, Strand, London, W.C.2.
Telegrams—LEGALINCO, Estrand. *Phone*—Central 9491 (5 lines).

West Central · 231, Strand, London, W.C.2. E. Broughton, *Man.* D. C. H. Brown, *Asst. Man.*

BRANCH OFFICES—City: 1, Cornhill, E.C.3. J. E. Reed & S. Broadbent, *Joint Mans.*
North London: Bank chambers, Finsbury Park, N.4. C. B. Evans, *Man.*
Southern District: Midland Bank chambers, 145 & 147, North End, Croydon. A. L. Russell, *Man.*

Aberdeen: 208, Union street.

Ayr: 5, Wellington square.

Ballymena: 5, Broughshane street.

Bangor: 162, High street.

Barnsley: 27a, Church street.

Barnstaple: Castle street.

Bath: 47, Milsom street.

Bedford: 1, St. Peter's. R. Clint, *Insp.*

Belfast: 63, Royal avenue. Herbert Jefferson, *Man.*

Berwick-on-Tweed: 46, Hide hill. S. Fryer, *Insp.*

Birkenhead: 62, Hamilton square.

Birmingham: 37a, Waterloo street. W. T. Hughes, *Man.*; A. J. Cozens, *Asst. Man.*

Telegrams—LEGALINCO.

Blackburn: Royal chambers, Richmond terrace.

Blackpool: Midland Bank chambers, Church street. J. S. Bailey, *Insp.*

W. Naylor, *Man.*

Bolton: 15, Acresfield.

Boston: 22, Wide Bargate. A. Wander, *Insp.*

Bristol: 19, St. Stephen's street. Reginald Wood, *Man.* **Telegrams**—LEGALINCO.

Burnley: 8, Grimshaw street.

Bury: 8, Tithebarn street.

Cambridge: Sidney house, Sidney street. R. Clint, *Insp.*

Cardiff: 27, Park place. H. Roughsedge, *Man.* **Telegrams**—LEGALINCO.

Carlisle: 26, Lowther street. James Little, *Man.*

Cheltenham: 45, Promenade.

Chester: 6, St. John street. W. E. Owen, *Insp.*

Chesterfield: Bank chambers, Stephenson place.

Colwyn Bay: 4, Hawarden road.

Crewe: Royal chambers, Market street.

Darlington: Crown street chambers, Crown street.

Derby: St. James street and Strand.

Doncaster: 57, High street.

Douglas: 22, Athol street.

Dublin: 7, Anglesea street.

Dumfries: 53, Buccleuch street.

Dundee: 97/99, Commercial street. A. P. Smith, *Man.*

Continued.

LEGAL Insurance Company, Limited.—continued.

Edinburgh: 13, George street. A. P. Smith, *Man.* *Telegrams*—LEGALINCO.
 Exeter: 47, Queen street.
 Galashiels: Royal Bank buildings, High street.
 Glasgow: 7, Royal Bank place. James Smith, *Man.* *Telegrams*—LEGALINCO.
 Gloucester: 8, Westgate street.
 Greenock: 2, Hamilton street.
 Grimsby: 43, Victoria street.
 Hamilton: Muirbrow chambers, Cadzow street.
 Hanley: 45a, Trinity street.
 Hereford: 3, Commercial road.
 Huddersfield: 13, Railway street. E. A. Kilner, *Insp.*; C. E. Stanhope, *Man.*
 Hull: Lowgate and Bowlalley lane.
 Inverness: Queensgate.
 Ipswich: 21 and 23, Princes street.
 Kettering: 6/8, High street.
 Kirkcaldy: 13, Kirk Wynd.
 Leeds: 10, Park row. C. E. Stanhope, *Man.* *Telegrams*—LEGALINCO.
 Leicester: 8, Pocklington's walk. A. W. Blasdale, *Sec.*; A. W. Adams, *Man.*
 Lincoln: Silver street.
 Liverpool: 9, North John street. W. Hoskyn, *Man.* *Telegrams*—LEGALINCO.
 Londonderry: 22, Shipquay street.
 Louth: 11, Market place.
 Manchester: 1, Albert square. W. Naylor, *Man.* *Telegrams*—LEGALINCO.
 Mansfield: Mottistone chambers, Regent street.
 Middlesbrough: Court chambers, 17, Albert road.
 Newcastle-upon-Tyne: Emerson chambers, Blackett street. T. Farrow, *Man.*
Telegrams—LEGALINCO.
 Newport, Mon.: Westgate chambers, Commercial street.
 Northampton: 6, The Parade.
 Norwich: 64, London street. Jack Read, *Man.*
 Nottingham: 29, Bridlesmith gate. A. W. Adams, *Man.* *Telegrams*—LEGALINCO.
 Oldham: 32, Clegg street.
 Oxford: 37, Cornmarket street, corner of St. Michael's street.
 K. G. Harrison, *Insp.*
 Paisley: 23a, High street.
 Penrith: Corn market.
 Perth: 6, Kinnoull street.
 Peterborough: 43, Priestgate.
 Portadown: 21, High street.
 Plymouth: 18, East street. H. R. Smallcombe, *Man.*
 Reading: Globe buildings, 38, Friar street. K. G. Harrison, *Insp.*
 Rochdale: 36, Drake street.
 Rotherham: Royal buildings, Doncaster Gate.
 Sheffield: 32, Church street.
 Shrewsbury: Mardol Head.
 Slough: 48, High street. K. G. Harrison, *Insp.*
 Southampton: 20, Havelock road, Civic Centre. H. C. New, *Man.*
 Southend-on-Sea: 162, High street. A. J. Matthews, *Insp.*
 Southport: 37, Hoghton street.
 Spalding: Hull place chambers.
 Stirling: 79, Barnton street.
 Stockport: 12, Vernon street.
 Sunderland: 24, John street.
 Swansea: 25, Fisher street. A. Le B. Penrose, *Sec.*
 Taunton: 1a, Billet street.
 Torquay: Torwood chambers, Torwood street.
 Truro: 22-3, King street.
 Wallasey: 95, King street.
 Warrington: Winmarleigh chambers, Springfield street.
 Watford: 58, High street. R. Clint, *Insp.*
 Whitehaven: 69, Lowther street.
 Wigan: Leaders building, 31a, King street.
 Wrexham: 43, Regent street.
 Yeovil: 15, Princes street.

LEGAL & GENERAL Assurance Society, Limited. (See Advt. page xxvii)

Established in 1836 as the Legal & General Life Assur. Soc. In 1919 the title was changed to above, with powers to transact all classes of insurance. CAPITAL—Authorized, £1,000,000, in 1,000,000 shares of £1 each, all issued. Paid up, £250,000 (5s. per share). Dividend for 1937, 2s. per share, plus bonus of 3d. per share, all free of tax.

DIRECTORS—Ernest Edward Bird, *Chairman*; The Hon. W. B. L. Barrington, *Vice-Chairman*; Miles Beevor; Frederick H. E. Branson; Sir William S. Haldane, w.s.; T. L. Kesteven; John Reginald Marriott; The Hon. Ian Leslie Melville; The Hon. John Mulholland; Charles R. I. Nicholl; His Honour Hugh Murray Sturges, k.c.; Geoffrey B. Williams; Romer Williams, d.l., j.p.; W. A. Workman, f.i.a., *Man. Director*.

Objects—Life, Annuities, Reversions, Life Interests, Loans, Fire, Burglary, Accidents, Workmen's Compensation, Motor, Fidelity, etc. *Board day*—2.0 Tuesday. Vernon E. Boys, *Gen. Man.*; H. E. Raynes, f.i.a., f.c.i.l., *Act. & Life Man.*; G. W. Bridge, *Asst. Man.*; H. G. Lafford, f.i.a., *Sec.*; H. R. Thiemann, *Investment Man.*; C. S. Johnson, f.c.i.l., *Fire & Accdt. Man.*; T. A. E. Layborn, *Agency Man.*; M. J. Thurston, *Group Man.*; Stanley Bousfield, m.d., *Chief Medical Officer*; Price, Waterhouse & Co., and Gerard van de Linde & Son, *Auditors*; Lawrence, Graham & Co., *Solicitors*.

HEAD OFFICE—10, Fleet street, London, E.C.4. **Telegrams**—LEGNER, Fleet, London. **Phone**—Central 1000.

FIRE & ACCIDENT DEPTS.—Aldwych house, Aldwych, W.C.2.

GROUP LIFE & PENSIONS DEPT.—37-41, Gracechurch street, E.C.3.

BRANCH OFFICES—London Area: 69, King William street, E.C.4. H. A. Hitchings, *Man.*; C. Huber, *Asst. Man.* **Phone**—Central 1134.

25-27, Charles street, Haymarket, S.W.1. T. Brocklebank Sye, *Man.* **Phone**—Central 1141.

24, Green's End, Woolwich, S.E.18. T. Dunn, *Man.*

2, North End road, Golders Green, N.W.11. A. W. Pryke, *Man.*

Equitable house, George street, Croydon, Surrey. Harold Watson, *Man.*

Town Hall chambers, Market place, St. Albans. H. W. Bowers-Broadbent, *Man.*

104, Cranbrook road, Ilford. H. G. Bussell, *Insp.*

Birmingham: 7, Waterloo street, 2, Bernard Clark, *Man.*; M. G. Hartley, *Asst. Man.*

Brighton: 32, West street. J. S. Searle, *Man.* A. F. Roe, *Asst. Man.*

Bristol: 53, Broad street, 1. Frank S. McGuire, *Man.*

Cardiff: 22, Windsor place. R. L. Staples, *Man.*

Cheltenham: 45c, Promenade. R. Fletcher, *Sec.*

Guildford: 31, High street. H. M. L. Rowsell, *Sec.*

Halifax: Post Office buildings. A. B. Sawers, *Insp.*

Hull: Bank of England chambers, 50, Whitefriargate. Ernest V. Jupp, f.c.i.l., *Man.*

Ipswich: 45, Princes street. J. Hay Morgan, *Man.*

Leeds: Legal & General Assurance building, South Parade, 1. A. J. T. Miller, *Man.*

Leicester: 4, Horsefair street. L. B. Swaffield, *Sec.*

Liverpool: Legal & General Assurance building, Tithebarn street, 2.

A. F. Howarth, *Man.* H. E. Watts, *Asst. Man.*

Maidstone: 89, Bank street. P. G. Burnes, f.c.i.l., *Man.*

Manchester: 38, John Dalton street, 2. L. Bindon Blood, *Man.*

Newcastle-on-Tyne: Groat house, Groat market, 1. H. Gillics Wicks, *Man.*

Northampton: 1, St. Giles' square. J. F. Naddermier, *Sec.*

Nottingham: Equitable house, South Parade. A. B. Hawkins, *Man.*

Plymouth: 10, Athenæum terrace. James Salter, *Man.*

Reading: 2a, King's road. E. A. Boyne-Bewley, *Man.*

Sheffield: Leopold chambers, 5, Leopold street. R. H. McLaren, *Man.*

Shrewsbury: 17 and 18, Pride hill. J. E. Colley, *Man.*

Southampton: 129, High street. R. W. Allan, *Man.*; L. D. Russell, *Asst. Man.*

Southend-on-Sea: 37, Victoria avenue. E. C. Hurt, *Sec.*

SCOTLAND—Glasgow: 129, St. Vincent street, C.2. J. Macgregor Munn, *Man.*;

Matthew Jarvie, *Asst. Man.*

Edinburgh: 23, Charlotte square, 2. W. McDonald, *Man.* J. Robertson, *Asst. Man.*

Aberdeen: 4, Union terrace. J. B. Donaldson, *Sec.*

Dundee: 71, Meadowside. John B. Coupar, *Man.*

IRELAND—Belfast: 4, Donegall square South. T. G. Simmons, *Man.*

SOUTH AFRICA—Johannesburg: Legal & General Assurance building, corner Main and Harrison streets. W. D. Boyd, *Man.* D. C. Kemp, f.f.a., *Act.*

Leigh and District Mutual Plate Glass Insurance Association.

Established 1890. **Object**—Plate Glass.

ADDRESS—9, Chapel street, Leigh, Lancashire. James Hindley, *Chairman*;
B. A. Brogden, *Sec.*

LICENSES AND GENERAL Insurance Co., Ltd. (See Advt. page xxviii)

Registered 21st Nov., 1890, as the Licenses Insurance Corporation & Guarantee Fund, Ltd. In 1917 the title was altered to above, extending the Company's powers to transact fire and general accident business and in 1936 to transact Life Assurance business. In 1918 the Company acquired the licence business of the London Guarantee & Accident. CAPITAL—£1,000,000, in 1,000,000 shares of £1 each. Issued, 198,044 ordinary and 3,640 preference. Paid up, £102,662 (ordinary shares 10s. paid, preference shares fully paid). Dividend for 1936. 20 per cent., less tax (1935, same.) Year ends 31st Dec.

DIRECTORS—Lord Ernest Hamilton, *Chairman*; The Hon. Reginald Parker, *Vice-Chairman*; A. W. Ruggles-Brise, D.L., J.P., C.C.; Ronald Gilbey; John A. Dewar; Stanley Christopherson; Victor Thomson, J.P.; Lord William Scott, M.C., M.P.

Objects—Loss of License and all classes. **Board day**—Alternate Wednesdays. Victor Thomson, *Gen. Man.*; Sydney Wood, *Asst. Man. & Sec.*; G. V. Webb, *Asst. Sec.*; J. M. Moore, *Fire & Accdt. Man.*; H. T. Squibb, *Agency Man.*; E. H. Taylor, *Chief Acct.*; Turguand, Youngs, McAuliffe & Co., *Auditors*; Dawes & Sons, *Solicitors*.

HEAD OFFICE—24-28, Moorgate, London, E.C.2. **Telegrams**—PHRONIMOS, Avenue. **Phone**—Metropolitan 3666 (15 lines).

PROVINCIAL OFFICES—

Belfast: 7, Bedford street. H. Blair, *Man.*
 Birmingham: 21, Bennett's hill. R. A. Fairfield, *Man.*
 Blackburn: Richmond chambers, Richmond terrace.
 Bristol: 1, Clare street. P. J. Smith, *Man.*
 Burton-on-Trent: 160, High street. E. J. Gothard, *Man.*
 Cambridge: 43-45, Hobson street. J. H. Phillips, *Man.*
 Canterbury: 79, Castle street. C. J. Sandercock, *Man.*
 Cardiff: 33, Windsor place. W. H. Fisher, *Man.*
 Dundee: 32, Bell street.
 Dunfermline: 10, Cross Wynd.
 Edinburgh: 40, Queen street. R. Scott, *Man.*
 Glasgow: 189, St. Vincent street. J. A. Taylor, *Man.*
 Grimsby: 7, West St. Mary's Gate.
 Hull: 90 and 92, George street.
 Leeds: 11, Park row. E. W. Hey, *Man.*
 Liverpool: 31, North John street. E. Roberts, *Man.*
 Luton: Spalden chambers, 17, Dunstable road.
 Macclesfield: Williams Deacons Bank chambers, Chestergate.
 Manchester: 46, John Dalton street. M. P. Thomson, *Man.*
 Newcastle-on-Tyne: 6, Eldon square. R. Pattison, *Man.*
 Norwich: 5, Upper King street.
 Plymouth: Central chambers, Princess square.
 Reading: 3, Valpy street. S. A. Wilson, *Man.*
 Sheffield: Wharnccliffe house, Bank street.
 Swansea: Central chambers, Goat street.
 Wisbech: Nene Quay chambers.

Life Association of Scotland.

Established 1838 as the Edinburgh & Glasgow Ins. Co. In 1841 the title was changed to above. In 1850 the Association took over the life business of the Mercantile Life & Fidelity Ins. Co. CAPITAL—Authorised, £400,000, in 10,000 shares of £40 each. Issued, 10,000 shares. Paid up, £100,000 (£10 per share paid). Dividend for 1937, 45s. per share, less tax. (1936, 45s.). Year ends 31st Dec.

DIRECTORS—Lord Henry Scott, *Chairman*; Wm. Thomson; Sir William C. Johnson, LL.D.; James L. Mounsey; J. T. Leggat; S. B. Hog; George J. Scott; R. M. M. Roddick, F.F.A.; The Master of Polwarth.

Objects—Life and Annuities. **Board day**—2.30 Tuesday. A. G. R. Brown, F.F.A., F.R.S.E., *Man. & Act.*; D. Currie, *Agency Man.*; F. J. McGregor, M.A., F.F.A., *Sec.*; James Sinclair, *Law and Investment Sec.*; W. L. Swan, F.F.A., *Asst. Sec.*; R. Arthur Morrison, C.A., *Auditor*; W. D. D. Small, M.D., F.R.C.P.E.D., and Terence East, M.D., F.R.C.P., *Medical Officers*; Melville & Lindesay, W.S., Travers Smith, Braithwaite & Co., *Solicitors*.

HEAD OFFICE—82, Princes street, Edinburgh, 2. **Telegrams**—RECIPROCAL. **Phone**—20107.

LONDON OFFICE—London: 32, Old Jewry, E.C.2. **Board day**—2.30 Wednesday. G. S. N. Carter, F.F.A., *Sec.*; W. Pitt, *Asst. Sec.*

Telegrams—RECIPROCAL, Stock. **Phone**—National 4377 (2 lines).
 West End: 123, Pall Mall, S.W.1. H. G. Bean, *Sec.*; S. Rooney, *Asst. Sec.*
Phone—Whitehall 3510.

Continued.

Life Association of Scotland—continued.

North West: 163, Euston road, N.W.1. F. W. Potts, *Sec.* Phone—Museum 3267.
 South: Imrie house, 33-36, King William street, E.C.4. J. B. Senior, *Sec.*
Phone—Mansion House 6640.
 Belfast: 58, Howard street. J. Macauley, *Sec.* Phone—22996.
 Birmingham: 18, Bennett's hill, 2. A. Bertram Johnston, F.F.A., *Sec.*
Phone—Midland 5581.
 Bristol: 80, Park street, 1. L. A. Hunter, *Sec.* Phone—21874.
 Cardiff: 21, Windsor place. W. Gilbert, *Sec.* Phone—7597.
 Croydon: 126 George street. A. J. Aveling, *Sec.* Phone—6246.
 Dublin: 13, Dawson street. S. Stewart Mather, *Sec.* Phone—44008.
 Dundee: 10, Reform street. J. M. Cross, *Sec.* Phone—4734.
 Exeter: 20, Southernhay East. J. H. Williams, *Sec.* Phone—4704.
 Glasgow: 41, St. Vincent place. T. Broomfield, *Sec.* Phone—Central 3289.
 Leeds: 23, Park row, 1. G. B. Askwith, *Sec.* Phone—26357.
 Liverpool: 43, Castle street, 2. A. Crouch Smith, *Sec.* Phone—Bank 3766.
 Manchester: 30, Spring gardens, 2. A. J. Chandler, *Sec.* Phone—Deansgate 3258.
 Newcastle-on-Tyne: 12, Mosley street, 1. N. Duncan, *Sec.* Phone—24118.
 Norwich: 9, Orford place. H. L. Wells, *Sec.* Phone—2174.
 Nottingham: 44, Friar lane. G. C. Wright, *Sec.* Phone—2168.
 Sheffield: 5, Leopold street, 1. W. F. Bobbett, *Sec.* Phone—23674.
 Southampton: 165, High street. J. Gundry, *Sec.* Phone—5854.

Live Stock and General Insurance Association.

Established 1912. *Object*—Live Stock (Underwritten at Lloyd's).
 ADDRESS—34, Clement's lane, Lombard street, E.C.4. Choisy de Rougemont & Co., Ltd., *Mans.* Telegrams—ALLOWANCE, Cannon. Phone—Man. 7424.

Liverpool Grain Contract Insurance Company, Limited.

Established 1902. *Object*—Guarantee of Grain Contracts.
 ADDRESS—9, Brunswick street, Liverpool. F. W. G. Urquhart, *Sec.*

LIVERPOOL & LONDON & GLOBE Ins. Co., Ltd. (See Advt. page xxix)

Established 1836 as the Liverpool Fire & Life Ins. Co. In 1847 name changed to Liverpool & London Fire & Life Ins. Co., when the business of the London, Edinburgh and Dublin Assurance Co. was purchased. In 1864 the title was changed to above, when the Globe Ins. Co. (est. 1803) was amalgamated with the Liverpool & London Fire & Life Ins. Co. On 25th July, 1904, the above Company was registered under the Companies Acts as an unlimited Company, and on 26th August, 1910, was re-registered as limited. In 1919 it became allied with the Royal Ins. Co. The following Companies have been amalgamated with the Liverpool & London & Globe Ins. Co.:—Australian Colonial & General Life, 1852; Bank of London (fire business), 1858; Globe, 1864; Leeds & Yorkshire Fire & Life, 1864; London, Edinburgh & Dublin, 1846; London & North British Plate Glass, 1910; Monarch (No. 2), 1857; North of England, 1858; Sheffield, Rotherham and Chesterfield, 1858; Unity Fire, 1862. The following Companies are allied with the Liverpool & London & Globe Insurance Co.:—Central Insurance Company; Thames & Mersey Marine; Star of New York; Globe Indemnity of New York; Globe Indemnity of Canada; Federal Union (Chicago); Liverpool Manitoba Assurance Co.; National Liverpool Insurance Co.; La Britanica (Valparaiso); Bombay Fire & General Ins. Co. Ltd., of Bombay. CAPITAL—£3,000,000, in 600,000 shares of £5 each. Issued, 531,050 shares. Paid up, £1,062,100 (£2 per share paid up). Dividend for 1936, 27s. a share, less tax. (1935, 27s.) Debentures—£546,350 4 per cent. perpetual stock and £368,385 4 per cent. Thames & Mersey stock. Year ends 31st Dec.

DIRECTORS—A. E. Pattinson, *Chairman*; A. Kentish Barnes, P. R. England, F. A. Bates, *Deputy-Chairmen*; Sir Edmund F. Bushby; the Rt. Hon. Lord Cornwallis, M.C., D.L.; J. A. Falconer; F. H. Fox; W. R. Glazebrook; J. R. Hobhouse, M.C.; Sir Frederick J. Marquis; W. J. Orr, C.B.E.; Alan C. Tod.

Objects—Fire, Loss of Profits, Life, Annuities, Marine, Accident, Motor, Employers' Liability, Burglary, Live Stock, etc. *Board days*—Monday and Wednesday.

HEAD OFFICE—1, Dale street, Liverpool, 2. Telegrams—GLOBE, Liverpool. Phone—Central 6622. F. J. Williams and J. Dyer Simpson, *Gen. Mans.*; H. A. Thomas, J. W. Berry, T. W. B. Brodbelt, C. F. Trustam, F.I.A., and R. D. Wands, *Sub-Mans.*; P. M. Spence, *Financial Sec.*; A. C. R. Arrowsmith, Ian A. Brown and W. Hay, *Asst. Secs.*; T. Lewis Jones, *Fire Supt.*; T. T. Morris, *Accdt. Man.*; G. Noble, J. Oates, *Asst. Accdt. Mans.*; W. T. May, F.I.A., *Act.*; Stead, Taylor & Stead, *Auditors*; Laces & Co., *Solicitors*.

LONDON (Chief Office): 1, Cornhill, E.C.3. Telegrams—GLOBE INSURANCE, Stock. Phone—Mansion House 8787. *Board day*—Thursday. G. E. B. Bromley-Martin,

Continued.

LIVERPOOL AND LONDON AND GLOBE Ins. Co., Ltd.—continued.

Chairman; F. R. Bellamy, *London Man.*; W. C. Blackburn, T. G. Brown, R. J. Carruthers, D. W. Keith, W. H. McKerrow and N. W. Shillito, *Asst. London Mans.*; F. C. Browning and S. M. Lampard, *London Accdt. Mans.*; C. F. Buckingham, *London Asst. Accdt. Man.*; R. T. Hogg, *London Dep. Asst. Accdt. Man.*; R. T. Bowes and W. H. R. Dewey, *London Accdt. Supts.*; Lee & Pembertons and Hair & Co., *Solicitors.*

BRANCH OFFICES—Aberdeen: 150, Union street. A. Shirreffs, *Man.* *Telegrams*—GLOBE. *Phone*—666.
 Ayr: 13, Alloway street.
 Bangor: 202, High street. R. A. Jones, *Insp.* *Phone*—101.
 Bath: 21, Old Bond street. A. W. Williams, *Insp.* *Phone*—3818.
 Bedford: 1, St. Peter's. A. H. Eggington, *Man.* *Phone*—3135.
 Belfast: Globe buildings, 25, Wellington place. G. Y. Cockburn, *Man.* S. D. Peake, *Asst. Man.* *Telegrams*—GLOBE. *Phone*—25441-2.
 Birkenhead: 1, Hamilton square. T. W. H. Humphreys, *Man.* C. A. Wareing, *Asst. Man.* *Telegrams*—GLOBE. *Phone*—2324 and 2325.
 Birmingham: 55, Colmore row, 3. Norman C. Plummer, *Man.*; H. Curry, *Asst. Man.* *Telegrams*—GLOBE INSURANCE. *Phone*—Central 6421.
 Blackburn: 17, Richmond terrace. J. L. Jenkins, *Insp.* *Phone*—6828.
 Blackpool: Cedar square. C. W. Howson, *Man.* *Phone*—3471-2.
 Bolton: 15, Nelson square. R. James, *Insp.* *Phone*—1160.
 Bournemouth: 49, Old Christchurch road. J. H. C. Elliot, *Insp.* *Phone*—5785.
 Bradford: Britannia house, 12, Leeds road. T. D. Raine, *Man.* G. W. A. Jessup, *Asst. Man.* *Telegrams*—GLOBE. *Phone*—4681, 4682 & 11455.
 Brighton: 32a, Queen's road, 1. F. Howard Collins, *Man.* *Telegrams*—GLOBE. *Phone*—5939.
 Bristol: 35, Corn street, 1. H. E. Farnol, *Man.* *Telegrams*—GLOBE. *Phone*—21562 and 21563.
 Burnley: 5, Hargreaves street. G. Rigge, *Insp.* *Phone*—2506.
 Cambridge: Sidney house, Sussex street. E. P. Rider, *Man.* *Phone*—4591.
 Cardiff: 11, Windsor place. A. G. Lewis, *Man.* *Telegrams*—GLOBE INSURANCE. *Phone*—6263 and 6264.
 Carlisle: 30, Lowther street. V. B. Nicholson, *Man.* *Telegrams*—GLOBE. *Phone*—333.
 Carmarthen: 1, Blue street. E. H. Jenkins, *Insp.* *Phone*—302.
 Chester: 1 & 2, Cathedral buildings, 53, St. Werburgh street. *Phone*—667.
 Colwyn Bay: 3, Wynnstay road. G. A. Paton, *Insp.* *Phone*—2654.
 Cork: 60, South Mall. G. E. Ledbetter, *Insp.* *Phone*—661.
 Coventry: 50, Hertford street. W. E. Osborne, *Insp.* *Phone*—Main 3884.
 Croydon: 43, High street. W. F. Sherwood, *Man.* *Phone*—5546-7-8.
 Derby: 19 and 20, Corn Market. J. H. Pickworth, *Insp.* *Phone*—1142.
 Doncaster: Prudential chambers, Silver street. G. T. Hughes, *Insp.* *Phone*—2603.
 Dorchester: Old School buildings, South street. J. E. A. Hammond, *Insp.* *Phone*—451.
 Dublin: 1, College green, C.1. M. H. Large, *Sec.*; G. J. Heather, *Asst. Sec.* *Telegrams*—GLOBE. *Phone*—71318-9.
 Dumfries: 60, White Sands. G. S. Adamson, *Insp.* *Phone*—376.
 Dundee: 5, Cowgate. J. B. Gordon Stewart, *Man.* *Telegrams*—GLOBE. *Phone*—4746.
 Edinburgh: 107, George street, 2. W. A. Fordyce, *Man.* G. Stott, *Asst. Man.* *Telegrams*—GLOBE. *Phone*—32106.
 Exeter: 8, Bedford circus. T. M. James, *Insp.* *Phone*—3727.
 Glasgow: 123, St. Vincent street, C.2. W. Rose, *Man.* A. R. O'Nians, *Asst. Man.* *Telegrams*—GLOBE. *Phone*—Central 5126 and 5127.
 Gloucester: 19, Southgate street. A. H. Adams, *Man.* *Phone*—2919.
 Great Grimsby: 106, Cleethorpe road. A. H. Feneley, *Insp.* *Phone*—3082.
 Greenock: 14, Hamilton street. N. M. Aitken, *Insp.* *Phone*—356.
 Halifax: 10, Rawson street. C. G. Pratt, *Insp.* *Phone*—3819.
 Hawick: 25, North Bridge street. A. L. Glover, *Insp.* *Phone*—173.
 Hereford: 138, Widemarsh street. J. W. Wynn, *Insp.* *Phone*—2185.
 Huddersfield: 13, Station street. T. Matthewman, *Insp.* *Phone*—1357.
 Hull: Suffolk house, Silver street. Robt. Emmett, *Man.* *Telegrams*—GLOBE. *Phone*—Central 16153.
 Ipswich: 11, Butter Market. C. A. Strivens, *Man.* *Phone*—3335.
 Leeds: 48, Albion street, 1. W. F. W. Hearn, *Man.*; J. Prince, *Asst. Man.* *Telegrams*—GLOBE. *Phone*—20537-8-9.
 Leicester: Town Hall square. J. E. Gibson, *Man.* *Telegrams*—GLOBE. *Phone*—21721 and 21722.
 Lincoln: 1, Cornhill. A. Abbott, *Man.*; F. J. Peacock, *Asst. Man.* *Telegrams*—GLOBE. *Phone*—361 and 362.
 Liverpool (City Branch): 1, Dale street, 2. W. H. Pierce, *Man.*; F. Blumer, C. A. Crispin, *Asst. Mans.* *Telegrams*—GLOBE. *Phone*—Central 4140.

Continued.

LIVERPOOL AND LONDON AND GLOBE Ins. Co., Ltd.—continued.

- Liverpool (Cotton Office) : 3, Cotton Exchange buildings, 3. C. J. Brace, *Insp.*
Phone—Central 2588.
- London Branches : City Branch : 1, Cornhill, E.C.3. W. J. Williams, *Man.*; P. P. Easton, *Asst. Man.* *Telegrams*—GLOBE, Insurance Stock.
Phone—Mansion House 8787.
- 12, Whitehall, S.W.1. H. D. Reynolds, *Man.* *Telegrams*—GLOBANCE, Parl.
Phone—Whitehall 7454-5-6.
- 2 and 3, Fen court, Fenchurch street, E.C.3. F. R. Shrewsbury, *Man.*; T. H. Latham, *Asst. Man.* *Phone*—Mansion House 3607.
- 12, North End road, Golders Green, N.W.11. W. H. Steele, *Man.*
Phone—Speedwell 7801-2.
- 3, Gt. Eastern road, Stratford, E.15. S. H. Bettison, *Man.*
Phone—Maryland 4143.
- Macclesfield : 25, Chester gate. F. Platt, *Insp.* *Phone*—3249.
- Maidstone : Globe house, Pudding lane. J. Soensen, *Man.* *Phone*—2756.
- Manchester : 1, Albert square, 2. W. Walton, *Man.*; H. L. Deacon, *Asst. Man.*
Telegrams—GLOBE. *Phone*—Blackfriars 2193.
- Mansfield : 55-57, Leeming street. G. F. Neale, *Insp.* *Phone*—625.
- Middlesbrough : Martins Bank chambers, Albert road. A. E. Lister, *Insp.*
Phone—2932.
- Newcastle-upon-Tyne : 1 and 3, Grey street, 1. F. Rose, *Man.*; C. A. Morton, *Asst. Man.* *Telegrams*—GLOBE. *Phone*—25232.
- Newport (Mon.) : 84, High street. T. H. Weston, *Insp.* *Phone*—4779.
- Northampton : Arcade chambers, Market square. G. H. Jackson, *Man.*; J. E. Sykes, *Asst. Man.* *Telegrams*—GLOBANCE. *Phone*—192.
- Norwich : 4, Redwell street. F. E. Scarffe, *Man.* *Phone*—1387.
- Nottingham : 29, Bridlesmith gate. C. A. White, *Man.* *Telegrams*—GLOBE.
Phone—44336-7.
- Oldham : 125, Union street. C. Chatburn, *Insp.* *Phone*—1505.
- Peterborough : 1, Causeway chambers, Long Causeway. S. H. Goodby, *Insp.*
Phone—2504.
- Plymouth : 34 and 35, Bedford street. H. Wright, *Man.* *Telegrams*—GLOBE.
Phone—5306.
- Portsmouth : Globe buildings, Victoria hall. F. J. R. Needham, *Man.* *Phone*—73251.
- Preston : 3, Guildhall street. J. B. Hunt, *Insp.* *Phone*—2040.
- Reading : Globe buildings, 38, Friar street. J. E. G. Buckle, *Man.* *Phone*—4095-6.
- Salisbury : Queen street. R. H. Tomalin, *Man.* *Phone*—3768.
- Scarborough : Bar chambers, 2, Westborough. C. E. Blaze, *Insp.* *Phone*—921.
- Sheffield : Parade chambers, East parade, 1. J. S. Everett, *Man.*; W. Shipley, *Asst. Man.* *Telegrams*—GLOBANCE. *Phone*—2518-78.
- Shrewsbury : 19, High street. G. E. Mason, *Insp.* *Phone*—3171.
- Slough : 48, High street. D. S. Stott, *Insp.* *Phone*—736.
- Southampton : 95, Above Bar street. S. F. Withers, *Man.* *Phone*—5256.
- Southport : 33, Hoghton street. R. N. Wilson, *Insp.* *Phone*—3118.
- Stoke-on-Trent : King's chambers, Kingsway. Stanley H. Appleby, *Man.*
Phone—48166.
- Swansea : Castle buildings. D. Douglas, *Insp.* *Phone*—4786.
- Taunton : 7, Hammet street. R. P. Pezzack, *Insp.* *Phone*—3004.
- Warrington : 3, Market Gate. L. J. C. Atkins, *Insp.* *Phone*—824.
- Wolverhampton : Carlton chambers, 51, Lichfield street. S. G. F. Plowright, *Insp.*
Phone—21564.
- Worcester : 5, Foregate street. R. J. Hurley, *Insp.* *Phone*—1310.
- Wrexham : 10, Egerton street. A. H. Jackson, *Insp.* *Phone*—2489.
- Yeovil : 15, Princes street. A. H. Burl, *Insp.* *Phone*—951.
- United States of America—Executive Office—New York : 150, William street.
 Harold Warner, *United States Man.*; H. T. Cartledge, *Dep. United States Man.*
- Boston : 55, Batterymarch street. K. H. Erskine, *Man.*
- Chicago : Insurance Exchange building. G. C. Peterson, *Man.*
- Metropolitan Dept.—New York : 150, William street. W. C. Howe, *Man.*
- Newark : 41, Clinton street. M. S. Reeves, *Man.*
- New Orleans : 812, Common street, Maritime building.
 R. H. Colcock, *Man.*
- Philadelphia : 437, Chestnut street. H. W. Stephenson, *Man.*
- San Francisco : 201, Sansome street. Ray Decker, *Man.*
- Canada—Montreal : 500, Place D'Armes. R. Forster Smith, *Man.*
- Toronto : Metropolitan building, 44, Victoria street. F. S. McDermott, *Man.*
- Winnipeg : Hamilton building, Main street and McDermott avenue.
 S. N. Richards, *Western Man.*
- Argentina—Buenos Aires : Calle San Martin 81. R. K. Mitchell, *Man.*; G. D. Ferguson, *Asst. Man.*
- Brazil—Rio de Janeiro : Edificio Mattheis, Rua Benedictinos 17.
 C. K. D. Fraser, *Man.*

Continued

LIVERPOOL AND LONDON AND GLOBE Ins. Co., Ltd.—continued.

Chile—Santiago : Calle Morande 434. R. H. Smith, *Resident Sec.*
 Colombia—Bogota : Edificio Lopez, Nos. 320 and 331-2. C. E. Howe, *Man.*
 Japan—Tokio : Mitsubishi building No. 8 Central, No. 8, Marunouchi, 3-Chome.
 Kojimachi-Ku. F. B. Hickson, *Sec.*
 Australia—Adelaide, S. A. : 13, Grenfell street. T. Steele, *Man.*
 Brisbane, Queensland : Queen and Eagle streets. W. L. Currey, *Man.*
 Geelong : Moorabool street. C. Sellars, *Man.*
 Lismore, N.S.W. : Woodlark street. S. H. Durie, *Man.*
 Melbourne : 415 and 417, Collins street. W. H. Cowper, *Man.*
 Newcastle, N.S.W. : 51, Hunter street. A. G. Bennett, *Man.*
 Perth, W.A. : 133, St. George's terrace. H. H. Hadfield, *Man.*
 Sydney, N.S.W. : 62, Pitt street. J. H. Gosling, *Man.*
 New Zealand—Christchurch : Globe chambers, 172, Hereford street. W. E. Olds, *Man.*
 Auckland : 38a, Shortland street. M. Cumming, *Man.*
 Dunedin : 110, Bond street. C. H. Hartley, *Man.*
 Hamilton : 142, Victoria street.
 Invercargill : 16, Esk street.
 Palmerston North : 25, Rangitikei street. C. Shann, *Man.*
 Wellington : Levin's building, 111, Featherston street. H. G. Wiley, *Man.*
for New Zealand.
 Tasmania—Launceston : 40, St. John street. H. S. Mercer, *Man. for Tasmania.*
 Hobart : Corner Collins and Victoria streets. Darling & Reynolds, *Chief Representatives for Southern Tasmania.*
 Europe—Paris : 20 Rue Chauchat. E. C. Gutel.
 Barcelona : Cortes Catalanas 630. G. F. T. Burgoyne, *Man.*
 Egypt—Alexandria : Land Bank of Egypt building, 6, Rue Tousoun Pasha.
 J. G. Reddrop, *Sec.*
 India—Calcutta : Royal Insurance buildings, 26 and 27, Dalhousie square.
 R. F. B. Spatz, *Sec.*
 Bombay : Forbes building, Home street. H. Mercer, *Sec.*
 South Africa—Cape Town : 61, St. George's street. F. C. Kirk, *Man. for South Africa.*
 Johannesburg : Permanent buildings. c/o Harrison & Commissioner streets.
 J. H. Rule, *Man.*
 Natal : Salisbury house, 332-4, Smith street, Durban. A. T. Reid, *Man.*
 China : Kungping building, 81, Jinkee road, Shanghai. H. B. Scott, *Sec.*

Liverpool and London Plate Glass Insurance Company, Limited.

Established 1866 as the Liverpool Plate Glass Ins. Co., Ltd. Registered 25th Jan., 1881. In 1894 the title was changed to above. In 1908 this Company became allied with the State Assur. Co. CAPITAL—Authorised, £25,000, shares £5; issued, £10,000; paid up, £1,000 (10s. per share). Year ends 31st Dec.
 DIRECTORS—Sir Charles H. Morton, J.P., *Chairman*; H. Brotherton; Bryce M. Hanmer; A. D. Holland; W. Sinton; A. W. O. Stubbs; A. W. Willmer, J.P.
 OBJECT—Plate Glass. Albert Pass, A.C.I.S., *Sec.*; Blease & Sons and W. H. Walker & Co., *Auditors.*
 HEAD OFFICE—14, Dale street, Liverpool 2. Telegrams—RAMPART. Phone—Central 3611.
 BRANCH OFFICES—London : 7 and 8, Royal Exchange, E.C.3. T. Todd, *Man.*
 Phone—Mansion House 6842.
 Birmingham : 57, Temple row. W. J. Webster, *Man.* Phone—Midland 0532-3.
 Bristol : Foster's chambers, Small street. Grahame H. Wills & Co., *Secs.*
 Phone—25451.
 Glasgow : 180, West George street, C.2. W. C. Campbell, *Man.*
 Phone—Douglas 4882.
 Grimsby : 91, Victoria street. E. C. Warnes, *Man.* Phone—2692.
 Hull : Alfred Gelder street. E. C. Warnes, *Man.* Phone—16351.
 Manchester : 55, Market street. J. J. Yates & Co., *Mans.* Phone—Blackfriars 4020.
 Nottingham : 7, Park Avenue, Mapperley road. Alfred E. Sisling, *Man.*
 Phone—65785.

Liverpool Insurance Society, Limited

Established 1926. OBJECTS—Personal accident and registration. CAPITAL—Authorised, £50,000 in shares of £1 each. Subscribed and paid-up, £20,002 in fully paid shares.
 DIRECTORS—H. Woodrow, H. L. Clark, F. Cowell.
 HEAD OFFICE—27-30, The Temple, Dale street, Liverpool. J. D. Cowell, *Man.*
 & *Sec.* Phone—Central 1154.
 London Office—Stevenage House, 40 & 44, Holborn Viaduct, E.C.1. B. A. Brealey, *London Man.* Phone—Holborn 1470.

Liverpool Marine and General Insurance Company, Limited.

Registered 5th June, 1918, as a private Company. In 1920 acquired the whole of the founders' shares in the United Motor & General Ins. Co., which were afterwards relinquished. Early in 1920 converted into a public Company, when the capital was largely increased. In 1926 it became allied with the Century Ins. Co. CAPITAL—£1,000,000, in 190,000 ordinary shares of £5 each, and 10,000 5 per cent. cumulative participating preference shares of £5 each. Issued and paid-up capital: 10,000 5 per cent. preference shares of £5 each, fully paid; 43,477 ordinary shares of £5 each, 29s. paid. Year ends 31st Dec.

DIRECTORS—J. W. Pearson, *Chairman*; Rt. Hon. Lord Brocket, *Deputy-Chairman*; Major A. S. Collard, C.B.E., J.P.; A. E. Hewitt; Harold R. Sutcliffe; Henry J. Tapscott.

Objects—Marine, Fire, Consequential Loss (Fire), Householders' (Comprehensive), Burglary, Accident and Sickness, Public Liability, Workmen's Compensation, Fidelity Guarantee, Live Stock, Wireless, etc. B. H. Brigham and P. H. Exell, *Joint Mans.*; B. H. Brigham, *Sec.*; Price, Waterhouse & Co., *Auditors*; Barclays Bank, Ltd., *Bankers*.

REGISTERED OFFICE—7, Leadenhall street, E.C.3. Phone—Mansion House 4511.

Liverpool Produce Exchange Clearing House Insurance Company, Limited.

Established 1912. Object—Contract Guarantee.

ADDRESS—24, North John street, Liverpool.

LIVERPOOL VICTORIA Friendly Society.

(See Advt. page xxx)

Established 1843. In 1918 the title was changed from Liverpool Victoria Legal Friendly Society to above. In 1904 the Liverpool Victoria Protective Society was amalgamated with the above Society and the Industrial business of the New Era Assurance Corporation taken over. In 1908 the General Friendly Society was amalgamated with the above Society. The Most Friendly Burial Collecting Society was taken over in 1933, and The City Mutual Assurance Jersey and Guernsey Collecting Societies in 1935.

BOARD OF MANAGEMENT—F. Kirsopp, *Chairman*; H. Bristow; T. Kenyon; R. T. Reekie; E. T. Fairburn; E. J. Dorman; Francis J. Carter, *Sec.*; A. Harman, *Treas.*

Objects—Industrial and Ordinary Life.

HEAD OFFICE—Victoria House, Southampton Row, London, W.C.1.

Telegrams—LIVICSOX, Westcent, London. Phone—Holborn 9651-7.

Board days—Daily. F. J. Kemp, F.C.I.I., *Asst. Sec.*; S. V. White, *Asst. Treas.*; E. Rourke, A.C.I.S., *Agency Man.*; R. E. Underwood, M.B.E., F.I.A.A., *Act.*; Geo. E. Holt & Son, *Auditors*; J. Tickle & Co., *Solicitors*.

Liverpool Reversionary Company, Limited.

Established 1878. Objects—Reversions, Life Interests (Purchase of, or Loans on).

ADDRESS—51, North John street, Liverpool, and 10, Norfolk street, Strand, London, W.C.2. Telegrams—LIVREV. Phone—Bank 657 (2 lines). Board day—Monday. Elliot T. Nicholson, *Chairman*. Alexr. Hannah, F.S.A.A., *Sec. and Man.*; Archer & Gregory, *Solicitors*.

Lloyd's.

Objects—Marine, Fire, Burglary, Accident, Employers' Liability, Life, Motor Car, Live Stock, Aircraft, etc.

ADDRESS—Leadenhall street, London, E.C.3. Telegrams—LLOYD'S. Phones—Members and Subscribers, Avenue 7100; Executive Offices, including Intelligence Dept. (open day and night), Lloyd's List and Lloyd's Shipping Index, Lloyd's Policy Signing Office, etc., Avenue 7644. S. P. Aubrey *Chairman*; T. A. Miall, *Deputy-Chairman*; S. W. Burghes, *Principal Clerk*, from whom a list of Lloyd's Insurance Brokers can be obtained on application.

Local Government Guarantee Society, Limited.

Registered 2nd October, 1890, as the Local Government Mutual Guarantee Soc., Ltd. In 1918 the title was changed to above, and in the same year the Society became allied with the Royal Exchange Assurance. CAPITAL—Authorised, £50,000, in 10,000 shares of £5 each. Issued, 3,122 shares. Paid up, £15,610 (£5 per share). Dividend for 1935, 32s. per share, less tax. (1934, same.) Year ends 31st Dec.

DIRECTORS—A. W. Wamsley, F.C.I.I., *Chairman*; D. H. M. Boyle; E. Cassleton Elliott, F.S.A.A.; Wm. A. Hurst, O.B.E., F.C.I.I.; A. MacDonald; Col. The Hon. A. McDonnell, C.B., C.M.G.

Objects—Fire, Workmen's Compensation, Fidelity and Contract Guarantee, Third Party, Motor and Transit Risks, Burglary, Live Stock, Boiler and Machinery, Personal Accident. Board day—Third Tuesday in the month. Wm. A. Hurst, O.B.E., F.C.I.I., *Gen. Man.*; C. Rutter, A.S.A.A., *Sec.*; S. A. Longes, *Asst. Sec.*; E. A. R. Marston, *Accdt. Man.*; A. E. Parmenter and A. Fisher, *Joint Fire Mans.*; W. B. Keen & Co., C.A., *Auditors*.

HEAD OFFICE—1, 2 and 3, Queen street place, E.C.4. Phone—Central 3683-4.

Continued

Local Government Guarantee Society, Limited—continued.

BRANCH OFFICES—Birmingham : 41, Paradise street. L. C. Mills, *Man.*
 Bristol : 30, Clare street. W. G. Hare, *Man.*
 Cambridge : 36, Regent street. L. J. Amery, *Man.*
 Cardiff : 95, St. Mary street. V. E. Jones, *Man.*
 City : 1, 2, & 3, Queen street place, London, E.C.4. K. Morrison, *Man.*
 Glasgow, C.2 : 105, West George street. J. Mackie, *Man.*
 Great Yarmouth : 28, Hall Plain. E. V. Gammage, *Man.*
 Leeds : 12, South Parade. M. H. Salt, *Man.*
 Leicester : 91, London road. A. Reynolds, *Insp.*
 Liverpool : 26, Exchange street East. J. W. Makin, *Man.*
 Manchester : 21, Spring gardens. A. W. Robinson, *Man.*
 Newcastle : 32, Mosley street. T. L. Stoddart, *Man.*
 Newton Abbot : 3, Courtlands road. J. S. Perry, *Insp.*
 Nottingham : New square, Low pavement. A. Willoughby, *Man.*
 CANADA—Chief Office : Royal Exchange building, St. Francis Xavier st., Montreal.
 Quebec. C. S. Malcolm, *Man.*

LONDON ASSURANCE, THE

(See Advt. curside back cover)

Established 1720. The following Companies have been amalgamated with the London Assurance:—Asylum Life, 1857; Chetwynd's Insurance (Marine), 1720, Commercial & General Life, 1853. The following Companies are affiliated to the London Assurance: British Law; Vulcan Boiler & General; Guildhall; Manhattan Fire & Marine (of New York); Federal Mutual of Australia; Commercial of Australia; Olive (of Calcutta) and "Securitas" (of Bremen). CAPITAL—Authorised, £3,000,000, in 529,870 ordinary shares of £2 10s. each, 1,000,000 4 per cent. and 6 per cent. cumulative preference shares of £1 each, and £675,325 in unclassified capital. Issued, all preference and 529,870 ordinary. Paid up, £1,662,337 10s. preference fully paid, ordinary 25s. paid). Dividend declared for 1935, 11s. 3d. per share, less tax. (1934, same.) Year ends 31st Dec.

DIRECTORS—Ronald Olaf Hambro, *Governor*; Ronald Malcolm, *Sub. Governor*; Hon. Roland Dudley Kitson, D.S.O., M.C., *Deputy Governor*; Rt. Hon. Lord Aberconway, C.B.E.; Rt. Hon. Lord Aldenham; R. W. M. Arbuthnot, M.C.; Guy Holford Benson; Sir Reginald Bonsor, Bt.; Rt. Hon. Lord Bradbury, G.C.B.; Rudolf Ernst Brandt; C. Algernon Campbell; Colin Frederick Campbell; Hon. Roland Cubitt, Rt. Hon. Lord Cunliffe; Gerard Powys Dewhurst, J.P.; Richard Evelyn Fleming; Rt. Hon. Lord Hollenden; Rt. Hon. Lord Iliffe, C.B.E.; Dudley Holden Illingworth; Captain Owen Jones, C.B.E., R.N.; Curtis W. Lampson, C.B.E.; Sir Austin Low, C.I.E.; Hon. Maurice Fox Pitt Lubbock; Walter Percy Norton; F. G. Robinson; Hon. Percy M. Thesiger; Vincent C. Vickers

Objects—Fire, Life, Marine, Accident, Capital and Leasehold Redemption, Burglary and Plate Glass, Motor Car, Fidelity, Live Stock, Engineering, etc. *Board day*—12.30 Wednesday. Arthur E. Morgan, *Gen. Man.*; R. A. Beckett and A. Rodgers, *Asst. Mans.*; V. E. Nash, *Foreign Fire Man.*; G. A. Apps, *Chief Accountant*; G. G. Beamish, *Sec.*; J. A. Pollen, *Investment Dept. Man.*; J. S. Christie, *Home Fire Man.*; F. W. Royce, *Home Accdt. Man.*; A. G. Paton, F.I.A., *Act. & Man. Life Dept.*; N. Miller, F.I.A., *Asst. Act.*; H. H. Mummery, *Underwriter*; C. W. Bazell, *Underwriters' Asst.*; R. S. Robinson, *Foreign Accdt. Supt.*; R. Hilton, M.D., F.R.C.P.; K. B. Dickson, M.B. and C. Wynn Wirgman, M.D., F.R.C.S., *Medical Officers*; Johnson, Jecks & Colclough, Collyer-Bristow & Co., *Lawrence Messer & Co., Solicitors.*

HEAD OFFICE—1, King William street, London, E.C.4. and 157, Leadenhall street, London, E.C.3 (Marine Dept.). *Telegrams*—LONCHUS, Cannon. *Phones*—Mansion House 7860 and Avenue 2545-50.

CITY BRANCH—1, King William street, E.C.4. Tom A. Davies, *Man.* *Phone*—Mansion House 7860.

BRANCH OFFICES—West End : 8, Waterloo place, Pall Mall, S.W.1. E. Elliott, *Man.*; F. Northcote Palmer, *Asst. Man.* *Phone*—Whitehall 1155 (3 lines).

South London : The London Assurance house, 91/93, Newington Causeway, S.E.1. Sydney P. Turner, *Man.* *Phone*—Hop. 2872/3.

North London : 746, Lordship lane, Wood Green, N.22. C. Barry Notley, *Man.* *Phone*—Bowes Park 3426/7.

Stratford : 182, The Grove, Stratford, E.15. G. Swan, *Res. Insp.* *Phone*—Maryland 1674.

Belfast : 4, Howard street. S. Backhouse, *Man.* *Phone*—23376.

Birmingham : 34-5, Bennetts hill. H. G. Tucker, *Man.* *Telegrams*—LONCHUS. *Phone*—Central 8563.

Blackburn : 37, Railway road, Blackburn. A. J. Abbott, *Man.*

Phone—Blackburn 5789.

Blackpool : 21, Queen street. J. W. R. Doe, *Man.* *Phone*—300.

Continued.

LONDON ASSURANCE, THE—*continued.*

- Brighton: The London Assurance house, 28 and 29, Richmond place. T. Pym, *Man.* *Telegrams*—LONCHUS. *Phone*—1770.
- Bristol: The London Assurance house, Clare street. C. T. Hudson Harrison, *Man.* *Telegrams*—LONCHUS. *Phone*—25008.
- Cardiff: City: 12, Dumfries place. J. W. Parker and G. Ewart Thomas, *Mans.* *Telegrams*—LONCHUS. *Phone*—6632.
- Docks: Cambrian buildings, Mount Stuart square. *Phone*—4156.
- Carlisle: District Bank chambers, 2, Devonshire street, Carlisle. W. W. Scott, *Man.* *Phone*—506.
- Cork: Commercial buildings, 77, South Mall, Cork. C. E. Buckley, *Man.* *Phone*—Cork 1104.
- Coventry: National Provincial Bank chambers, Hertford street. E. A. Newbold, *Man.* *Phone*—Coventry 2138.
- Dublin (Chief office for Eire): 8, Dawson street. F. E. Sheedy, *Man. for Eire.* *Telegrams*—LONCHUS. *Phone*—43303.
- Dundee: 96 and 98, Commercial street. T. W. Robertson, *Sec.* *Telegrams*—LONCHUS. *Phone*—2014.
- Edinburgh: 6, Hope street. W. B. Chalmers Scott, *Sec.* *Phone*—27544.
- Exeter: 20, Cathedral yard, Exeter. L. G. Coles, *Man.* *Phone*—Exeter 2076.
- Glasgow (Chief Office for Scotland): 139, St. Vincent street. A. H. Dagge, *Man. for Scotland.* *Telegrams*—LONCHUS. *Phone*—Central 8494/5/6.
- Hull: Bank chambers, Lowgate, Hull. F. J. Cook, *Man.* *Phone*—Central 16487.
- Leeds: The London Assurance house, Bond place. G. Cornwall, *Man.* *Telegrams*—LONCHUS. *Phone*—28588.
- Leicester: 4, Pocklington's walk, Leicester. P. J. Smith, *Man.* *Phone*—59723.
- Liverpool: 44, Old Hall street. W. H. Croasdell, *Life Man.*; A. H. Doleman, *Fire & Accdt. Man.* *Telegrams*—LONCHUS—Central 0725.
- Maidstone: 1, Bridge Wharf, High street. G. W. A. Box, *Insp.* *Phone*—3660.
- Manchester: 19, Pall Mall. T. S. Chapman, *Man.*; J. R. Creagh, *Underwriter.* *Telegrams*—LONCHUS. *Phone*—Blackfriars 3802-3-4.
- Newcastle: Pilgrim house, Pilgrim street. N. Lord, *Man.* *Telegrams*—LONCHUS. *Phone*—28795-6.
- Newport (Mon.): Tredegar chambers, Bridge street. V. D. Gabriel, *Sec.* *Phone*—Newport 2326.
- Norwich: 25, Prince of Wales road. C. A. Lumkin, *Insp.* *Phone*—1914.
- Nottingham: 25 & 27, Bridlesmith gate. L. F. Cowen, *Man.* *Telegrams*—LONCHUS. *Phone*—41350.
- Oxford: 17, Turl street. J. P. Locke, *Insp.* *Phone*—2885.
- Plymouth: 7, Princess square, Plymouth. G. F. Westcott, *Man.* *Phone*—60652.
- Portsmouth: 30, Landport terrace, Portsmouth. R. N. Reddaway, *Insp.* *Phone*—5958.
- Prestatyn: Bank chambers, High street. L. Merrick Jones, *Man.* *Phone*—444.
- Preston: 25a, Winckley square. J. W. R. Doe, *Man.* *Phone*—Preston 4580.
- Reading: 8, Cross street. T. E. Utting, *Man.* *Phone*—4215.
- Sheffield: 87, Pinstone street, Sheffield. W. A. Lawrence, *Man.* *Phone*—20515.
- Shrewsbury: 36, Castle street. A. H. H. Thacker, *Man.* *Phone*—3525.
- Slough: 28, Mackenzie street. H. R. Alexander, *Insp.* *Phone*—321.
- Southampton: 157, Above Bar, Southampton. A. Gordon Oliver, *Man.* *Phone*—Southampton 2058.
- Stockport: 65, Wellington road south, Stockport. J. Mills, *Man.* *Phone*—3595.
- Stoke-on-Trent: Portland house, Church street. H. Hughes, *Man.* *Phone*—Stoke-on-Trent 4755.
- Swansea: Victoria chambers, 8, Northampton place, Swansea. J. Hinwood, *Man.* *Phone*—Swansea 4622.
- Wolverhampton: Dartmouth chambers, 57, Lichfield street. F. H. Baker, *Man.* *Phone*—21342.
- Adelaide: Insurance house, 27, Waymouth street. N. M. Mair, *Man.* *Telegrams*—LONCHUS.
- Brisbane: Eagle street. T. Brown & Sons, Ltd., *Attorneys.* *Telegrams*—LONCHUS.
- Calcutta: Clive buildings. Gillanders, Arbuthnot & Co., *Mans. for India.* *Telegrams*—LONCHUS.
- Cape Town: 70-72, St. George's street. R. H. Naish, *Man.* *Telegrams*—LONCHUS.
- Chicago: Insurance Exchange building, 175, West Jackson Boulevard. J. S. Goodwin, *Man.* *Telegrams*—LONCHUS.
- Durban: Challinor's buildings, West street. G. C. S. Brookes, *Man.* *Telegrams*—LONCHUS.
- Johannesburg: United buildings, Rissik and Fox streets. L. S. Hallamore, *Man. for Africa.* *Telegrams*—LONCHUS.
- Launceston: 55, Cameron street. J. N. Gee, *Acting Man.*
- Melbourne: 87, Queen street. J. G. Maddison, *Man.* *Telegrams*—LONCHUS.
- Montreal: 465, St. John street. C. J. E. Coyle, *Man.* *Telegrams*—LONCHUS.

Continued.

LONDON ASSURANCE, THE—continued.

New York: *Fire*—99, John street. E. W. Nourse, *Man.* C. D. Sheffe, *Asst. Man.*
Telegrams—LONCHUS.
Marine—90, John street. Chubb & Son, *Agents.* *Telegrams*—CHUBBSON.
 Port Elizabeth: Permanent buildings, 60, Main street. H. N. Roper, *Man.*
Telegrams—LONCHUS.
 San Francisco: 369, Pine street. J. M. Mendell, *Man.* *Telegrams*—LONCHUS.
 Sydney: 16, Bridge street. A. D. Spence, *Man. for Australia.* P. R. Baker,
Local Man. *Telegrams*—LONCHUS.
 Wellington, N.Z.: 93/107, Featherston street. Walter R. Saunders, *Man. for N.Z.*
Telegrams—LONCHUS.

London and County Insurance Company, Limited.

Registered 10th October, 1873, as London & County Plate Glass Insurance Co., Ltd. In 1909 the Company was acquired by the Sun Fire Office. In 1929 the title was changed to London & County Insurance Co., Ltd., and in 1930 new Articles of Association were adopted. CAPITAL—Authorised, £21,000, in shares of 5s. each, fully paid. Year ends 31st Dec.

DIRECTORS—Wm. W. Otter-Barry, *Chairman*; H. R. Hobson, *D.S.O.*; C. C. Turner; H. W. Stokes; D. B. Fallon; E. L. Wilson, *Man. & Sec.* Spain Bros. & Co., *Auditors.*

Objects—Plate Glass Insurance Dept. of the Sun Insurance Office, Ltd., and all classes of insurance business other than Life

HEAD OFFICE—8, Chancel street, Blackfriars, S.E.1. *Telegrams*—SUNGLASS, Seldist, London. *Phone*—Waterloo 5471-2 (2 lines).

BRANCH OFFICES—As per Sun Insurance Office, Ltd.

London and Edinburgh Insurance Company, Limited.

Registered 25th Nov., 1919, as the English & Scottish Reinsurance Co., Ltd. In 1920 the title was changed to London & Edinburgh Reinsurance Co., Ltd., and in 1924 as above in order to transact direct business. CAPITAL—Authorised, £907,834, in shares of £1 each. Issued 106,236 shares; 104,236 6s. 8d. paid, 2,000 fully paid. Year ends 31st Dec.

DIRECTORS—R. E. Crawford, *Chairman*; W. Henderson Gray; J. E. Mark.

Objects—Fire, Accident.

ADDRESS—16, St. Helen's place, London, E.C.3. *Telegrams*—LONEDINSCO, Stock, London. *Phone*—National 2248 (2 lines). *Board day*—Third Wednesday. S. J. Greenwood, *F.C.I.S., Gen. Man. and Sec.*; Baker, Sutton & Co., *Auditors*

LONDON GUARANTEE AND ACCIDENT Co., Ltd. (See Advt. page 14)

Registered 1st May, 1869. The following Companies have been amalgamated with the above Company:—European Life & Guarantee (guarantee business), 1871; Guarantee Association of Scotland, 1884; Railway Accident Mutual, 1877. In 1922 the London Guarantee & Accident Co. became allied with the Phoenix Assurance Co. CAPITAL—Authorised, £375,000, in shares of £1 each. Issued, 250,000 shares. Paid up, £250,000. Year ends 31st Dec.

DIRECTORS—Arthur M. Walters, *Chairman*; Col. Hon. Stuart Pleydell Bouverie, *D.S.O., Deputy-Chairman*; E. B. Ferguson, *Esq.*; Rt. Hon Lord Lamington, *G.C.M.G., G.C.I.E.*; Sir A. Louis A. Newton, *Bt., J.P.*; Sir Thomas Royden, *Bt. C.B.*; R. Y. Sketch; A. T. Winter.

Objects—Fidelity Guarantee, Accident and Sickness, Workmen's Compensation, Third party, Fire, Loss of Profits by Fire, Marine, Boiler, Engines and Electrical Plant, Burglary, Lift, Motor Cars, Plate Glass, Property Owners' Indemnity, Horse and Live Stock, Blood Stock, Aviation, Contingency, etc. *Board day*—12 noon Wednesday. A. Battrick, *Man.*; B. H. Davis, *Asst. Man.*; David Heron, *D.S.C., F.C.I.S., Sec.*; Kemp, Chatteris, Nichols, Sendell & Co., and Spain Bros. & Co., *Auditors*; Godden, Holme & Ward, *Solicitors.*

HEAD OFFICE—4-5, King William street, London, E.C.4. *Telegrams*—GUARANTEE Cannon London. *Phone*—Mansion House 9876.

BRANCH OFFICES—London: City: 4-5, King William street, E.C.4. P. R. Sharman, *Man.* *Phone*—Mansion House 9876.

Law Courts: 187, Fleet street, E.C.4. W. H. Hodgson, *F.I.A., Man.*

Phone—Holborn 3581-2-3.

West End: Bryon house, 7, St. James's street, S.W.1. W. B. Thompson, *Man.* *Phone*—Whitehall 9155-8.

East London: Cranbrook house, Cranbrook road, Ilford. R. H. Pounds, *Man.* *Phone*—Ilford 1124-5-6.

North London: 236-240, Pentonville road, King's Cross, N.1. C. N. Clowser, *Man.* *Phone*—Terminus 5247 (2 lines).

Continued.

LONDON GUARANTEE AND ACCIDENT Co., Ltd.—continued.

- Aberdeen: 259 Union street. J. A. Sutherland, A.C.I.I., *Sec.* Phone—1966.
 Alnwick: Victoria house, Bondgate Within. W. Sordy, *Sec.* Phone—29.
 Bangor: Caxton buildings, High street. J. A. Hughes, A.C.I.I., *Sec.* Phone—539.
 Bedford: 15-17, High street. H. Davies, *Man.* Phone—3224-5.
 Belfast: Moore house, 19, Donegall place. R. H. Bolton, *Man.* Phone—23344.
 Birmingham: 78, Colmore row, 3. H. G. Perkins, *Man.* Phone—Central 8344.
 Bournemouth: 124, Old Christchurch road. C. A. Peachey, *Sec.* Phone—1425.
 Bradford: Argus, buildings, Leeds road. A. Musgrave, *Man.* Phone—8297-8.
 Brighton: Phoenix building, West street, 1. S. N. Neild, *Man.* Phone—5767-8.
 Bristol: Phoenix building, 22, Clare street, 1. G. D. Barton, *Man.* Phone—25575 (2 lines).
 Burnley: 3, Yorke street. A. Jackson, *Sec.* Phone—2557.
 Cambridge: 65, St. Andrews street. A. S. Carter, A.C.I.I., *Sec.* Phone—3371.
 Canterbury: 37A, High street. J. H. Bower Smith, *Insp.* Phone—2318.
 Cardiff: 22, High street. Percy Gooch, *Man.* Phone—5229-30.
 Carlisle: 38, Lowther Street. H. Filmer, *Insp.* Phone—1089.
 Carmarthen: 19a, Spilman street. D. I. Jenkins, *Insp.* Phone—258.
 Cheltenham: 50, The Promenade. C. H. Dredge, *Insp.* Phone—2129.
 Chester: 9, Newgate street. J. Rogan, *Sec.* Phone—847.
 Colchester: 2, West Stockwell street. D. Garrett Wood, *Sec.* Phone—4059.
 Coventry: 8, Queens road. L. S. Dight, *Sec.* Phone—5680.
 Croydon: 128, George street. R. G. Picking, *Man.* Phone—2161-2.
 Derby: Lloyd's Bank chambers, Iron Gate. D. N. Greenhalgh, A.C.I.I., *Res. Sec.* Phone—413.
 Dundee: 39, Murraygate. J. McCall Brown, *Sec.* Phone—2425.
 Edinburgh: 21, St. Andrew square, 2. D. G. James, *Man.* Phone—28026.
 Exeter: Athenæum chambers, 20, Bedford circus. H. E. Winterburn, F.C.I.I., *Sec.* Phone—2562.
 Glasgow: 78, St. Vincent street, C.2. F. W. Bryant, F.C.I.I., *Man. for Scotland.* Phone—Central 4250 (4 lines).
 Grimsby: 162, Victoria street. G. N. Fridlington, *Insp.* Phone—3743.
 Guildford: 116, High street. A. F. Hoar, F.C.I.I., *Sec.* Phone—551.
 Hereford: 17, St. Nicholas street. H. A. Gale, *Sec.* Phone—2204.
 Hertford: 5, Church street. F. Herniman, *Insp.* Phone—429.
 Huddersfield: King's Head buildings, Cloth Hall street. E. Norminton, *Sec.* Phone—3020.
 Hull: Phoenix chambers, 161-2, High street. T. F. Evans, A.C.I.I., *Man.* Phone—Central 15549 (2 lines).
 Ipswich: 11, Princes street. E. D. Lofts, *Man.* Phone—3587.
 Isle of Man: 10, Athol street, Douglas. T. H. Hodson, *Sec.* Phone—Douglas 324.
 Jersey: 2, Church street. F. Bradley Martin, *Insp.* Phone—1477.
 Leeds: Phoenix chambers, South parade, 1. F. C. Cooke, F.C.I.I., *Man.* Phone—20581.
 Leicester: Phoenix building, Friar lane. V. C. Smith, *Man.* Phone—58228-9.
 Lincoln: St. Peter's chambers, 47 & 49, Silver street. W. A. Reeves, *Sec.* Phone—301.
 Liverpool: 11, Dale street, 2. W. Sloner, F.C.I.I., *Man.* Phone—Central 3534 (4 lines).
 Londonderry (Sub to Belfast): 7, Castle street. W. J. Walker, *Insp.* Phone—2233.
 Luton: 10, George street West. W. F. Howard, *Sec.* Phone—2456.
 Maidstone: 6, 7 & 8, Market buildings. J. Watson, *Man.* Phone—3376.
 Manchester: 49, Spring gardens, 2. T. W. D. Price, *Man.* Phone—Deansgate 3086 (4 lines).
 Middlesbrough: Town Hall chambers, 93, Albert road. R. Calvert, *Insp.* Phone—2877.
 Newcastle-on-Tyne: Phoenix Assurance buildings, Collingwood street, 1. Percy Potts and R. W. Parker, *Jt. Mans.* Phone—21345.
 Newport, Mon.: 3, Commercial street. W. A. Young, *Sec.* Phone—4596.
 Northampton: 19, Market square. H. C. R. Gilman, F.C.I.I., *Sec.* Phone—844.
 Norwich: 29, Prince of Wales road. G. R. Hicks, A.C.I.I., *Sec.* Phone—3505.
 Nottingham: Queen's chambers, King street. A. H. Lambert, *Sec.* Phone—44444.
 Oxford: Tower house, Carfax. F. H. Morris, *Sec.* Phone—2425.
 Plymouth: Phoenix chambers, Princess square. W. H. Newman, *Man.* Phone—4346.
 Portsmouth: 4-6, King's road. C. S. Lear, *Sec.* Phone—4136.
 Preston: 33, Winckley square. J. H. Holt and J. Green, *Insp.* Phone—5307.
 Reading: Phoenix chambers, 11, Friar street. R. S. Haines, *Man.* Phone—2421-2.
 Salisbury: Phoenix buildings, Market square. R. J. Lemon, *Sec.* Phone—3669.

Continued

LONDON GUARANTEE AND ACCIDENT Co., Ltd.—*continued.*

Sheffield: Foster's buildings, 22, High street, 1. S. Ratcliffe, *Insp.* Phone—20846.
 Shrewsbury: Castle chambers, Castle street. E. S. Crowley, *Sec.* Phone—2569.
 Skegness: Lloyd's Bank chambers, Lumley road. C. S. Owst, F.C.I.L., *Insp.* Phone—405.
 Slough: Imperial buildings, William street. L. Smith, *Sec.* Phone—1192.
 Southampton: Phoenix chambers, Ogle road. Stanley Atwill, *Man.* Phone—4792 & 3899.
 Southport: Albany buildings, 353, Lord street. E. N. Ward, A.C.I.L., *Insp.* Phone—2026.
 Stockport: 123, Wellington road South. C. M. Gadd, *Insp.* Phone—2097.
 Stoke-on-Trent: 17, Stafford street Hanley. C. E. Clowser, A.C.I.L., *Sec.* Phone—Stoke-on-Trent 29162.
 Sunderland: 32, West Sunnyside. B. W. Lamb, *Sec.* Phone—4213.
 Swansea: 28, Castle street. L. V. Whitehorn, F.C.I.L., *Sec.* Phone—2233.
 Taunton: 1, Revenue buildings, Billet street. A. E. Blandford, F.C.I.L., *Sec.* Phone—2453.
 Watford: 77-79, High street. H. D. Powell, *Sec.* Phone—3773.
 Wolverhampton: 57, Victoria street. Leonard Hampson, *Sec.* Phone—21947.
 Worcester: 4, Foregate street. L. A. Treadwell, *Sec.* Phone—431.
 Australia: Phoenix house, 63, Pitt street, Sydney. R. L. Swan, *Man. for Australia.*
 Adelaide: 73a, King William street. W. D. Sharland, *Man. for South Australia.*
 Brisbane: National chambers, 96-98, Eagle street. A. Sibly, A.A.I.L., *Man. for Queensland.*
 Melbourne: 60, Market street. H. N. Bainbridge, F.A.I.L., F.A.I.S., *Man. for Victoria.*
 Perth: National house, William street. G. L. Bowman, A.A.I.L., *Man. for W. Australia.*
 Sydney: Phoenix house, 63, Pitt street. E. G. Punchard, *Man. for New South Wales.*
 Canada—Ontario: 465, Bay street, Toronto. D. Taylor, *Man.*
 Quebec: 480, St. Francois Xavier street, Montreal. C. W. C. Tyre, *Fire Man.*
 Denmark: 68, St. Kongensgade, Copenhagen. K. Hermann Zobel, *Man. for Denmark.*
 South Africa: Phoenix house, 42, Burg street, Cape Town. B. C. Handley, F.A.I.L., *Man. for South Africa.*
 Natal: 8, 9, 10, Anglo-African house, Smith street, Durban. W. Nicolson, *Man. for Natal.*
 United States—Head Office for U.S.: 55, Fifth avenue, New York. J. M. Haines, *Man.*
 China: 27, Peking road, Shanghai. H. M. Hind, *Man. for the Far East.*
 India: 28, Dalhousie square, Calcutta. J. W. Webber, *Man. for India.*

LONDON & LANCASHIRE Insurance Co., Ltd. (See Advt. page xxxi)

Constituted by deed of settlement on 10th Dec., 1861, was registered as unlimited on 21st Oct., 1862, and re-registered as the London & Lancashire Fire Ins. Co., Ltd., on 26th April, 1912. In the same year power was taken to transact life and other classes of insurance business. In 1920 the title was altered to above. The following Companies have been amalgamated with the London & Lancashire: Albion Fire, 1907; Australasian Mutual Insurance Society, 1915; Australasian Plate Glass Insurance Company, 1910; Equitable Fire & Accident, 1901; General Life & Fire (fire business), 1892; Hardwaste Manufacturer's Fire, 1892; London & Provincial, 1891; London & Southwark Fire & Life (fire business), 1879; Millers & General, 1884; Morley Mutual Fire, 1915; National General (part of business) 1913; National Live Stock (part of business), 1915; National Union (home business), 1906; Scottish Employers' Liability, 1904; United London & Scottish (fire business), 1912. The following Companies have become allied with the London & Lancashire: —Australian Alliance, 1909; British Fire, 1923; City Mutual Fire of Sydney, 1897; Colonial Mutual Fire of Melbourne, 1927; Derwent & Ternar, 1912; Federal of South Africa, 1913; Law Accident, 1907; Law Union & Rock, 1919; Marine, 1917; Melbourne Fire, 1916; Merchants' Fire of Toronto, 1922; Orient Ins. Co. of Hartford, 1900; Standard Marine, 1907; Sydney Fire Office, 1916. CAPITAL—Authorised, £5,000,000, in 1,000,000 shares of £5 each. Issued, 727,862 shares. Paid up, £1,455,724 (£2 per share). Dividend for 1937, 20s. per share, less tax. (1936, 20s. per share, less tax.) Year ends 31st Dec.

DIRECTORS—Sir Frederick Pascoe Rutier, *Governor and Chairman*; Sir W. Peter Rylands, *Dep.-Chairman*; John R. Collie; Earl of Cromer, P.C., G.C.B., G.C.I.E., &c.v.o.; W. B. Duckworth; Viscount FitzAlan of Derwent, K.G., P.C., G.C.V.O.; Charles G. Hamilton; Charles Hendry; Earl of Inchcape; R. H. Langford James; Lord McGowan, K.B.E.; Earl of Middleton, P.C., K.P.; Harold R. Mosenthal; Viscount

Continued.

LONDON & LANCASHIRE Insurance Co., Ltd—continued.

Stonehaven of Ury, P.C., G.C.M.C., D.S.O.; Alfred Watkin; Marquess of Willington, P.C., G.C.S.I., G.C.M.G., G.C.L.E., G.B.E.

Objects—Fire, Personal Accident and Sickness, Marine, Consequential Loss, Burglary, Plate Glass, Employers' Liability, Third Party, Boiler and Engine, Fidelity Guarantee, Motor Cars and Live Stock.—*Board day*—Thursday. Arthur S. Rogers, *Gen. Man.*; Thomas Wallas, *Deputy Gen. Man.*; F. Henderson, *Home Fire Man.*; G. Albert Rutter, *Sec.*; F. J. Cottle, and N. M. Sharp, *Asst. Secs.*; F. G. Dorrington and E. D. Fielder, *Home Acctd. Supts.*; G. F. Pirie, *Foreign Acctd. Supt.*; Harmood Banner & Son, *Auditors*; Linklaters & Paines, *Solicitors*.

CHIEF ADMINISTRATION—7, Chancery lane, London, W.C.2. *Telegrams*—LONDLANC, Estrand. *Phone*—Holborn 3733.

HEAD OFFICES—155, Leadenhall street, London, E.C.3. *Telegrams*—POLICY, Stock. *Phone*—Avenue 3534 (4 lines). *Board day*—3.15 alternate Tuesday. Charles A. Smith, *Sec.*; S. G. Williams, *Asst. Sec.*; A. O. Cleaver, *Fire Supt.*; A. C. Ratcliff, *Acctd. Supt.*
Liverpool: 45, Dale street, 2. T. H. Whiteside, *Sec.*; T. B. Firth, *Fire Supt.*; A. Goulding, *Acctd. Supt.* *Telegrams*—LONDLANC. *Phone*—Central 4170 (3 lines) *Telegrams* to Home Branches—LONDLANC.

BRANCH OFFICES—

Aberdeen: 9, King street. A. H. Lyon, *Man.*; Alex. Park, *Fire Supt.* *Phone*—308.

Adelaide: 126, King William street. V. R. Weston, *Man.*

Alexandria: 10, Rue Fouad Ier. P.O. Box 965. H. J. Edwards, G. E. F. Moss, *Mans.*; J. B. Levy, *Asst. Man.*

Ashton: "Brackenhurst," Lane Ends, Romiley. A. Cordingley, *Sec.* *Phone*—Woodley 2415.

Auckland, N.Z.: Corner of Fort and Commerce streets. C. E. Harrison, *Man. for New Zealand*. J. T. Tunua, *Asst. Man.*; D. R. MacDonald, *Local Sec.*

Ayr: 29, Newmarket street. A. G. Melrose, *Insp.* *Phone*—2401.

Barmouth: St. Ann's square. J. Emlyn Hughes, *Insp.* *Phone*—No. 4.

Barnstaple: Victoria chambers, High street. F. J. T. Dobbs, *Insp.* *Phone*—413.

Barrow-in-Furness: 31, Grantley road. O. W. Partington, *Insp.* *Phone*—1156.

Bedford: St. Paul's square. C. P. Lilley, *Sec.* *Phone*—2061.

Belfast: 11, Donegall square, West. Alex. Wilson, *Man.* F. R. Haddick, *Acctd. Supt.* *Phone*—20088.

Birmingham: 19, Bennett's hill, 2. A. G. Barton, *Man.*; T. Parker, *Sec. Acc. Dept.* F. W. S. Poole, *Marine Underwriter*. W. Bayliss, *Fire Supt.* *Phone*—Midland 2621 (3 lines).

Blackburn: 67, Darwen street. F. Davis & Son, *Secs.* *Phone*—4015-6.

Blackpool: "Berkeley," Queens drive, North shore. N. Brindle, *Insp.* *Phone*—North Shore 51244.

Bolton: 28, Nelson square. W. S. Simpson, *Sec.* *Phone*—432.

Bombay: 15-15a, Elphinstone circle, Fort (P.O. Box 117). Hugh Pollett, *Sec.*

Boston: 5, Pump square. L. Frearson, *Insp.* *Phone*—2717.

Bournemouth: Victoria chambers, Fir Vale road. R. W. Boniface, *Insp.* *Phone*—3430.

Bradford: 1, Queensgate, Hustlergate. A. C. Babidge, *Sec.* *Phone*—704.

Brighton: 46, West street, 1. Chas. E. Parrott, *Sec.* *Phone*—2615

Brisbane: Creek street. James Jack, *Man.*

Bristol: Corn street. J. E. Asbury, *Man.* *Phone*—21691.

Buenos Aires: Calle 25 de Mayo, 33. R. R. Murray, *Man.*

Burnley: Imperial chambers, Grimshaw street. J. H. Kidd, *Insp.* *Phone*—3523.

Bury: Bank buildings, Union street. V. C. Calvert, *Sec.* *Phone*—398.

Cairo: 51, Sharia Kasr-el-Nil. P.O. Box 1389. D. N. Forté, *Man.*

Calcutta: 2, Fairlie place (P.O. Box 245). H. L. Jackson, *Sec.* D. W. Francis, *Asst. Sec.*

Cape Town: 148, St. George's street (P.O. Box 648). T. Hart Davies, *Man. for South Africa*.

Cardiff: 7, St. Mary street. A. D. Goodwin, *Man.* F. W. Russell, *Asst. Man.* *Phone*—7270.

Carlisle: Midlank Bank chambers, corner of English street and Bank street. H. R. Pritchard, *Sec.* *Phone*—147.

Chelmsford: 6, Rainsford road. C. L. Flint, *Insp.* *Phone*—2433.

Chicago: 223, West Jackson boulevard (P.O. Box "LL"). C. Claussen, *Man.*

Cork: 70, South Mall. Joseph Gibson, *Insp.* *Phone*—1387.

Coventry: Halifax chambers, High street. A. Walker, *Res. Sec.* *Phone*—4602.

Croydon: 10, Addiscombe road. C. P. Smith, *Sec.* *Phone*—2611-2.

Derby: "Grendon," Morley road, Chaddesden. H. H. Watkins, *Insp.* *Phone*—Derby 55528.

Doncaster: 1, Scot lane. T. A. Hill, *Sec.* *Phone*—2834.

Continued.

LONDON & LANCASHIRE Insurance Co., Ltd.—continued.

Dublin: 18 and 19, College green, C.I. Hugh Mooney, *Man.* Phone—21371-2.
 Dumfries: 16, Buccleuch street. E. E. Marsden, *Insp.* Phone—622.
 Dundee: India buildings. J. Knight, *Sec.* Phone—3533.
 Dunedin: Corner of Crawford and Liverpool streets. T. Ruddiman, *Man.*
 Durban: 348, Smith street (P.O. Box 1526). Ferrand Till, *Man.*
 Edinburgh: 8, St. Andrew square. D. A. Macpherson, *Man.* Phone—22557.
 Elgin: 90, High street. D. H. Taylor, *Insp.* Phone—678.
 Exeter: 7, Bedford circus. C. Price, *Sec.* Phone—3980.
 Glasgow: 32, Royal Exchange square. Lancelot Paget, *Man.*; J. A. Runcieman, *Fire Supt.*; W. E. Tetley, *Marine Underwriter.* Phone—Central 8871/5.
 Gloucester: 24, Clarence street. G. M. Russum, *Insp.* Phone—2058.
 Grimsby and Lincs.: 145, Victoria street, Grimsby. G. W. Blakeborough, *Sec.* Phone—3723.
 Halifax: 10, Harrison road. Stanley Sykes, *Sec.* Phone—2447.
 Hartford, Conn.: Trinity street. Gilbert Kingan, *Man.*
 Hereford: 133, Widemarsh street. W. H. Gray, *Insp.* Phone—2242.
 Hertford: 44, St. Andrew street. N. J. A. Budd, *Insp.* Phone—697.
 Huddersfield: Estate buildings. W. Wilkinson, *Sec.* Phone—66.
 Hull: 112-114, Alfred Gelder street. F. W. de Main, *Sec.* Phone—Central 35665.
 High Wycombe: Dial House, Crendon street. F. J. H. Hedges, *Local Sec.* Phone—1365.
 Inverness: 29a, High street. J. Sutherland, *Insp.* Phone—477.
 Ipswich: 6, Princes street. J. D. Connell, *Insp.* Phone—2879.
 Johannesburg: Trust buildings, 98, Fox street (P.O. Box 3131). G. Cawood Hobson, *Man.*
 Kingston-on-Thames: Halifax chambers, 86-88 Eden street. L. D. Rainger, *Sec.* Phone—6152.
 Kirkcaldy: 191, High street. R. D. Young, *Insp.* Phone—2275.
 Lahore: Másson Narsingdas building, The Mall. W. J. Walker, *Acting Sec.*
 Launceston (Australia): 49, Cameron street. K. Ritchie, *Man.*
 Leeds: City chambers. Percy Cowling, *Man.*; T. S. Black, *Agency Supt.*; H. S. Buckley, *Fire Supt.*; A. T. Newton, *Accdt. Supt.*; S. M. Colman, *Marine Underwriter.* Phone—20567.
 Leicester: Barclay's High street buildings. A. E. Day, *Sec.* Phone—Central 60724
 Limerick: 10, Cecil street. B. A. Collins, *Insp.* Phone—111.
 Llanrwst: 15, Bridge street. H. R. Owens, *Res. Insp.* Phone—107.
 London: West End: 59, Pall Mall, S.W.1. R. V. D. Francis, *Sub-Man.* Phone—Whitehall 9311-2.
 Londonderry: 13, The Diamond. J. D. McCahon, *Insp.* Phone—Derry 2464.
 Los Angeles: W. I. Hollingsworth building. S. J. Ogilvie, *Special Agent.*
 Louth: 3, Eastgate. E. Carey Riggall, *Insp.* Phone—81.
 Manchester: 13, St. Ann street. P.O. Box 479. Alec. Russell, *Man.*; Robert J. Pickering, *Asst. Man.*; R. E. Poynton, *Sec. Accdt. Dept.*; C. W. Little, *Agency Supt.*; A. S. Frazer, *Marine Underwriter.* Phone—Blackfriars 2256.
 Melbourne: 400-2, Collins street. J. I. Henderson, *Man.*; F. W. Cornell, *Asst. Sec.*
 Middlesbrough: 15, Albert road. H. W. T. Gould, *Insp.* Phone—2431.
 Monte Video: Calle Ituzaingó, 1393 (Plaza Constitución), Casilla 94. A. Gonzalez, *Man.*
 Montreal: Lewis building, 465, St. John street (P.O. Box 1920). A. S. Booth, *Man.*
 Morley: 68, Queen street. E. E. Mason, *Sec.* Phone—134.
 Newcastle: 129-131, Pilgrim street. David Crighton, *Man.* Phone—25579.
 Newport: Tredegar chambers. Capt. G. W. Jones, *Sec.* Phone—4602.
 New York: 108, John street. J. T. Goeller, *Sec.*
 Norwich: Lloyds Bank chambers, Gentleman's walk. G. E. Plumstead, *Local Sec.* Phone—2136.
 Nottingham: 2, Fletcher gate. J. L. Elliott, *Sec.* Phone—43375.
 Oldham: 25, Queen street. W. B. Matthews, *Sec.* Phone—Main 1059.
 Oxford: 58, Cornmarket street. W. E. Cottle, *Insp.* Phone 4509.
 Perth (Australia): 49, St. George's terrace. A. J. Revell, *Man.*
 Paisley: 34, Moss street. A. D. Chisholm, *Insp.*
 Plymouth: 4, Buckland terrace, Millbay road. C. M. Atkins and W. E. Harrison, *Jt. Secs.* Phone—5411.
 Portsmouth: 4, Pearl buildings. F. S. Salter, *Sec.* Phone—4392.
 Potteries: The Iron Market, Newcastle, Staffs. T. E. Flynn, *Insp.* Phone—Newcastle 67516.
 Preston: 15, Guildhall street. Allan Rickards, *Sec.* Phone—2330.
 Quebec: 81, St. Peter street. G. H. Henderson, *Sec.*
 Reading: 161, Friar street. H. E. Hollay, *Sec.* Phone—3710.
 Rhyl: 14, Sussex street. T. Edwards, *Sec.* Phone—388.
 Rochdale: Drake chambers, Drake street. C. P. L'Amie, *Sec.* Phone—3352.
 Sandbach: Station road. A. O'Neill, *Insp.* Phone—27.

Continued

LONDON & LANCASHIRE Insurance Co., Ltd.—continued.

San Francisco: 332, Pine street. W. W. Gilmore, *Man.*
 Sheffield: The White building. W. O'Neill, *Sec.* Phone—25485.
 Sligo: "Bellinair." T. J. McGoldrick, *Insp.*
 Southampton: 47, London road. F. E. Woodward, *Insp.* Phone 3496
 Southport: 558, Liverpool road, Ainsdale. T. F. Hulme, *Insp.* Phone—7446
 Stirling: 2, Dumbarton road. R. Kennedy, *Insp.* Phone—544.
 St. John, N.B.: Canada Life building, Prince William street (P.O. Box 1404).
 A. W. Murray, *Man.*
 Stockport: 100, Kennerley road. W. Wood, *Insp.*
 Swansea: Atlantic buildings Gloucester place. T. C. Kinrade-Evans, *Sec.*
 Phone—2631.
 Sydney: 95, Pitt street (P.O. Box 53c.c.). H. V. Reynolds, *Man. for New S. Wales.*
 John Airey, *Asst. Man.*
 Taunton: 13, Hammel street. R. G. Hall, *Insp.* Phone—2601.
 Toronto: 4, Richmond street East. W. R. Houghton, *Man.*; P. L. Waylett,
Asst. Man.
 Vancouver: 998, Royal Trust building. A. W. Blake, *Man.* J. E. Rose, *Asst. Man.*
 Watford: 22, Catherine street. F. J. Barry, *Insp.* Phone—270.
 Wigan: 15, Wigan road, Westhoughton. N. Ward, *Insp.*
 Winnipeg: 410, Toronto General Trust buildings, Portage avenue F. C. D.
 Oxerham, *Man.*
 Wolverhampton: 46, Queen street. G. R. Houliston, *Sec.* Phone—23000.

LONDON LIFE Association, Limited.

(See Advt. page xxxii)

Established 1806. A mutual Association with no share capital. Year ends 31st Dec. In 1918 the Clergy Mutual Assur. Soc., and in 1928 the Metropolitan Life Assur. Soc. became amalgamated with the above. This is a mutual Association.

DIRECTORS—Henry Willis, *President*; The Hon. Jasper Nicholas Ridley, *Vice-President*; The Hon. Evelyn Baring; Henry Herbert Gordon Clark; Maurice Hely-Hutchinson; Reginald Benson Jacomb; The Earl of Limerick, *D.S.O.*; Sir Sigismund Ferdinand Mendle, *K.B.E.*; Sir Ivor Philipps, *K.C.B., D.S.O.*; Duncan Alexander Stirling; Harold Moltke Trowner.

Object—Life. **Board day**—12.30 Wednesday. A. W. Evans, *F.I.A., Act. & Man.*; S. J. Rowland, *F.I.A., Sec.*; Prideaux, Frere, Brown & Co., *Auditors*; R. A. Young, *C.B.E., M.D., Medical Officer*; Alfred Hardy Bentley (Druces & Attlee), *Solicitor*.

HEAD OFFICE—31, King William street, London, E.C.4. **Telegrams**—LONLIF, Cannon, London. **Phone**—Mansion House 6061 (Private Branch Exchange).

John Aitchison, *New Business Supt.*

Birmingham: Lombard house, Great Charles street. P. H. P. Gunton, *Sec.*
Phone—Central 2422.

Bristol: Lloyds Bank chambers, 5, Baldwin street. A. Denis Browne, *Sec.*
Phone—20770.

Glasgow: 30, George square. A. T. Walker, *F.C.I.R., Sec.* **Phone**—Central 5319.

Leeds: 45-6, Cabinet chambers, Basinghall street. Bernard G. Coventry, *Sec.*
Phone—22729.

Liverpool: London Life building, Derby square. Arthur H. Barnes, *Sec.*
Phone—Bank 4459.

Manchester: Danlee buildings, 53, Spring gardens. W. Pearce, *A.C.I.R., Sec.*
Phone—Central 6059.

Newcastle-on-Tyne: St. Nicholas' chambers, Amen corner. William Rennie, *Sec.*
Phone—26377.

Nottingham: Park house, Friar lane. D. H. Dickie, *Sec.* **Phone**—419454.

Southampton: Lloyds Bank chambers, 18, High street. G. T. Clinton, *Sec.*
Phone—4664.

LONDON & MANCHESTER Assurance Co., Ltd. (See Advt. page lxxiii)

Registered 22nd Oct., 1869, as the London & Manchester Industrial Assur. Co. (Ltd.). In 1915 the title was changed to above. In 1869 the above Company took over the life business of the London & Manchester Fire & Life (est. 1866).

CAPITAL—Authorised, £250,000, in shares of £1 each. Issued, 246,996 shares. Paid up, £246,996. Dividend for year ended March, 1938, 50 per cent., free of tax. Year ends 24th March.

DIRECTORS—A. H. Dawes, *Chairman*; Alfred H. Brown; Sir Alfred J. Suenson-Taylor, *O.B.E.*; W. F. Woodward.

Objects—Life and Endowment, Fire and General (except Marine).

HEAD OFFICE—Finsbury square, London, E.C.2. **Telegrams**—UNICITY, Finsbury square. **Phone**—National 8324. **Board day**—Wednesday. Chas. H. Ashley, *Sec. & Actuary*.

LONDON & MANCHESTER PLATE GLASS Ins. Co., Ltd.

(See Advt. page lxxxvii)

Registered 2nd Sept., 1885. CAPITAL—Authorised, £20,000, in shares of £1 each. Issued, 3,802 shares each fully paid. Year ends 30th June.

DIRECTORS—D. Powles, *Chairman*; D. A. Bushell, S. Joy.

Object—Plate Glass.

ADDRESS—Broad street house, Old Broad street, London, E.C.2. Phone—London Wall 2670. *Board day*—Wednesday. S. Joy, *Man. Dir. & Sec.*

London Plate Glass Insurance Company, Limited.

(Incorporated with the Yorkshire Insurance Company, Limited.)

Established 1835. *Object*—Plate Glass.

ADDRESS—“Yorkshire House,” 66-7, Cornhill, London, E.C.3. Phone—Avenue 4852. G. E. Howard, *Sec.*

London and Provincial Marine and General Insurance Company, Limited.

Established 1860, as the London & Provincial Marine Ins. Co. Registered 26th Feb., 1880, as limited. In 1890 the title was changed to above. In 1913 this Company became allied with the Yorkshire Ins. Co. CAPITAL—Authorised, £1,000,000, in 100,000 shares of £10 each, all issued. Paid up, £300,000 (£3 per share). Dividend for 1936, 10 per cent., free of tax. (1935, same.) Year ends 31st Dec.

DIRECTORS—Richard de Neufville, *Chairman*; Sir Maurice Jenks, B.L.; James B. R. Morton; Lt.-Col. J. W. B. Landon, D.S.O.; W. T. Maudsley; Rt. Hon Lord Middleton, M.C.

Objects—Marine, Fire, Accident and General.

ADDRESS—4, Fenchurch avenue, London, E.C.3. *Telegrams*—LOPROMAR. Phone—Mansion House 3641. *Board day*—Wednesday. G. G. Sharman, *Underwriter*; D. Mann, *Sec.*, John Gordon, Harrison, Taylor & Co., *Auditors*.

LONDON & SCOTTISH Assur. Corporation, Ltd. (See Advt. page lxxiv)

Registered 3rd June, 1862, as the London & Lancashire Life Assur. Co. In 1910 re-registered as limited and the title was then altered to London & Lancashire Life & General Assur. Assoc., Ltd., when powers were taken to do other classes of insurance business. In 1919 the name was changed to above. In 1879 the London & Lancashire Life took over the life business of the London & Southwark Ins. Corp., and in 1912 part of the accident business of the Glasgow Assurance Corp. The following Companies have become allied with the London & Scottish:—Scottish Metropolitan Assur. Co., 1912; Welsh Ins. Corp., 1911. In 1923 the London & Scottish Assur. Corp. became allied with the Northern Assur Co. CAPITAL—Authorised, £1,000,000, in 200,000 shares of £5 each. Issued, 120,000 shares. Paid up, £120,000 (£1 per share). Year ends 31st Dec.

DIRECTORS—Major the Hon. Victor Agar-Robartes, M.C., *Chairman*; Martin D. V. Holt, *Deputy-Chairman*; Richard S. Guinness; The Viscount Hinchlingbrooke; Lord Dunglass; Kenneth R. Pelly, M.C.; K. K. Peters.

Objects—Life, Annuities, Fire, Marine, Accident, Employers' Liability, Workmen's Compensation, Third Party, Fidelity Guarantee, Motor Car, Plate Glass and Engineering. *Board day*—2.0 Tuesday. Frank B. Cooke, *Man.*; S. G. Joyce, *Asst. Man.*; A. G. H. Emslie, *Sec.*; D. G. McKelvie, *Act.*; Turquand, Youngs, McAuliffe & Co., *Auditors*; W. Russell Brain, M.D., F.R.C.P., *Medical Officer*; Linklaters & Paines, *Solicitors*.

HEAD OFFICE—King William street house, Arthur street, London, E.C.4.

Telegrams—QUOTRATE, Phone, London. Phone—Mansion House 8123 (5 lines).

BRANCH OFFICES—Belfast: 9, Donegall square South. D. Munro Walsh, *Man.*

Telegrams—Desirable. Phone—1530

Birmingham: 75-77, Colmore row. A. W. Heaton, *Man.* *Telegrams*—Quotrate.

Phone—Central 1370.

Bristol: 1, Small street. H. Mills, *Man.* *Telegrams*—Life. Phone—20954.

Cambridge: Benet chambers, Benet street. J. A. N. Withrington, *Man.*

Phone—3536.

Canterbury: 8, High street. A. E. Driver, *Man.* Phone—410.

Cardiff: 23, Windsor place. H. Meanock, *Man.* *Telegrams*—Dragon.

Phone—3160.

Caernarvon: Insurance buildings, Bangor street. J. H. Warlow, *Man.*

Dorchester: 12, Trinity street. L. E. May, *Man.* Phone—265.

Dundee: 110, Commercial street. J. S. Riddell, *Man.* Phone—3094-5.

Edinburgh: 17, Charlotte square. Clunie & Scott, C.A., *Mans.*; J. Greenshields, *Sec.*

Telegrams—Freedom. Phone—30095.

Essex: 52, Buckingham road, South Woodford, E.18. A. G. Fensome, *Insp.*

Glasgow: 24, Drury street (corner 18, Renfield street). R. F. James, *Man.*

Telegrams—Desirable. Phone—Central 3925-6.

Continued.

LONDON & SCOTTISH Assurance Corporation, Ltd.—continued.

Lancaster—Sub-office to Liverpool: 5, Damside street. C. O. Richmond, *Insp.*
 Leeds—Post Office house. Infirmary street. H. B. Dawson, *Man.*
Telegrams—Desirable, Leeds. *Phone* 29661-2.
 Leicester: 6, New Walk. F. D. Newsum, *Man.* *Phone*—22360.
 Liverpool: 5, Tithebarn street. H. C. Hudson, *Man.* *Telegrams*—Desirable.
Phone—Bank 443.
 Luton: 25, Cardiff road. A. Cyril Welch, *Man.* *Phone*—2848.
 Manchester: 2, Cooper street. A. F. Anstey, *Man.* *Telegrams*—Desirable
Phone—Central 2723.
 Newcastle-on-Tyne: Irving house, Westgate road. J. R. Galloway, *Man.*
Telegrams—Desirable. *Phone*—Central 23123.
 Nottingham: 46, Bridlesmith gate. H. Harding, *Man.*
Telegrams—Desirable. *Phone*—44606.
 Plymouth: 85, Old Town street. P. H. Hall, *Man.* *Telegrams*—Desirable.
Phone—1360.
 Portsmouth: 70, Commercial road. J. E. Macdonald, *Man.* *Phone*—6933
 Southampton: 15, London road. A. E. Bishop, *Man.*
 Surrey: 87, Upland road, Sutton. E. B. Walker, *Man.* *Phone*—Sutton 1226.
 Swansea: Gower chambers, Gower street. W. Dorman, *Man.*
Telegrams—DRAGON. *Phone*—Central 3111.
 Argentina—Buenos Aires: Piedras 353. H. W. Roberts & Co., *General Agents.*
 Australia: Royle's chambers, Bond street. Sydney. Royle & Co., *General Agents.*
 „ 488-490, Collins street, Melbourne. William Crosby & Co., *Proprietary,*
Ltd., General Agents.
 Belgium—Antwerp: Marché aux Souliers 31. V. Jamotte & W. Mortelmans, *Agents*
and Marine Underwriters.
 Canada—Head Office for the Dominion: Corner of St. John, Hospital and St. Alexis
 streets, Montreal. A. H. P. Priddey, *Man. for Canada.*
 France—Paris: 103, Boulevard Haussman. Société Anonyme Auxiliaire Nouvelle
 des Assurances, *General Agents.*
 Paris: 19, Rue Vivienne. R. Landais and E. Doury, *Marine Underwriters.*
 Greece—Athens: 11, Kratinou street. Jas. Hadkinson & Sons, *Agents.*
 Holland—Amsterdam: 75-9, Rokin. Tellenaar & Wegener, *General Agents.*
 India: Allen house, 7, Hare street, Calcutta. E. W. Wright, *Man. for India.*
 South Africa: 106-110, St. George street, Cape Town. W. I. S. Rawson, *Man. for*
South Africa.
 United States: 80, John street, New York. R. P. Barbour, *Man.*

London Steamship Owners' Mutual Insurance Association, Limited.

Established 1866. *Objects*—Mutual Insurance against Protecting, Indemnity and
 War Risks.
 HEAD OFFICE—Walsingham house, 35, Seething lane, London. E.C.3.
Telegrams—BILBROUGH, London. *Phone*—Royal 4971-2-3-4. A. Bilbrough & Co.,
Ltd., Mans
 BRANCH OFFICES—Cardiff: Imperial buildings, Mount Stuart square.
 Newcastle-upon-Tyne: Norfolk house, 90 Grey street.
 Swansea: Gloucester house.

London & Suburban Traders' Mutual Plate Glass Insurance Company, Ltd.

Registered 15th Feb., 1904, as the North Middlesex Mutual Plate Glass Ins. Co.,
 Ltd. In 1919 the title was altered to above. CAPITAL—Authorised, £5,000; sub-
 scribed £5,000; paid up £2,243. Nominal amount of each share, £1. Last dividend,
 5 per cent., tax free.
Object—Plate Glass.
 HEAD OFFICE—404 and 406, Holloway road, London, N.7. Counc. H. Howard
 Collier, *Chairman.* L. Varley, *Sec.* *Phone*—North 3693.

Luton Mutual Plate Glass Insurance Association, Limited.

Established 1898. *Object*—Plate Glass.
 ADDRESS—11, George street, West, Luton. *Phone*—1067-8 P.B. Ex. P. F.
 Keens, *Sec.*; Crew, Turnbull & Co., *c.a., Auditors.*

Manufacturers Life Insurance Company of Canada.

Established 1887. *Object*—Life. HEAD OFFICE—200, Bloor street E., Toronto,
 Canada. *Telegrams*—MANULIFE, Toronto. M. R. Gooderham, *K.C., President.*
 J. H. Lithgow, *A.I.A., F.A.S., Gen. Man.*; A. Mackenzie, *Asst. Gen. Man. and Man.*
of Agencies.; E. S. Macfarlane, *Asst. Gen. Man. and Executive Secretary.*; R. E.
 Dowsett, *A.I.A., F.A.S., Secretary.*
 CHIEF OFFICE FOR GREAT BRITAIN—No. 1, Regent street, London, S.W.1.
Telegrams—MANULIFE, Piccy, London. *Phone*—Whitehall 8822 (4 lines). E. Wm.
 Phillips, *F.I.A., Gen. Man.*; A. R. Ferguson, *Agency Man.*; S. B. Dumphy, *F.I.A.,*
Actuary.; A. J. Gale, *M.A., A.I.A., Sec.*

Marine Insurance Company, Limited, The

Established 1836. *Object*—Marine. Registered as limited in 1881. In 1917 became allied with the London & Lancashire Ins. Co. CAPITAL—Authorised, £1,000,000, in 40,000 shares of £25 each, all issued. Paid up, £600,000 (£15 per share). Dividend for 1935, 120s. a share, less tax. (1934, same.) Year ends 31st Dec.

Directors—Lord Hillingdon, *Chairman*; The Earl of Cromer, P.C., G.C.B., G.C.I.E., G.C.V.O., *Deputy-Chairman*; The Earl of Inchcape; James M. Du Buisson; R. H. Langford James, Edgar A. H. Mosenthal, The Hon. R. M. Preston, D.S.O., Sir Frederick Pascoe Rutter.

ADDRESS—London & Lancashire house, 159, Leadenhall street, London, E.C.3. *Telegrams*—CAMINIUS, Stock, London. *Phone*—Avenue 4018 and 4019. *Board day*—Thursday. G. A. T. Darby, *Man.*; H. W. McCay, *Asst. Man.*; J. V. Read, *Sec.*; Waltons & Co., *Solicitors*.

MARINE & GENERAL MUTUAL LIFE Assur. Soc. (See Advt. page xxxiii)

Established 1852. This is a mutual Society. Year ends 31st Dec. In 1887 the above Society took over the business of the Briton Life Assn. Ltd.

DIRECTORS—Arthur Nevile Lubbock, *Chairman*; Hon. R. D. Denman, M.P., *Deputy-Chairman*; Sir William C. Currie; Rt. Hon. Lord Gorell, C.B.E., M.C.; L. E. Meinertzhagen; Rt. Hon. Lord Meston, K.C.S.I., P. G. Mylne Mitchell; Chas. Robert Tritton.

Objects—Life and Mariners' and Passengers' Effects. *Board day*—10 Wednesday. Howard T. Cross, F.I.A., *Act. and Sec.*; Ernest Golsworthy, *Asst. Sec.*; C. G. Gardner, F.I.A., *Asst. Act.*; E. H. Colbeck, M.D., F.R.C.P., and K. Shirley Smith, M.D., F.R.C.P., *Medical Officers*.

HEAD OFFICE—48, Fenchurch street, London, E.C.3. *Telegrams*—REVENUE, Fen, London. *Phone*—Mansion House 4855-6.

BRANCH OFFICES—London (City): 10-11, Lime street, London, E.C.3. A. E. Daniels, *Branch Man.* *Phone*—Mansion House 2986.

Birmingham: 89, Cornwall street. Joseph H. Ross, *Man.* *Phone*—Central 2758.

Bristol: 4, Unity street. Nevile R. Lewis, *Man.* *Phone*—22982.

Cardiff: Royal chambers, Park place. Norman Edwards, *Man.* *Phone*—2373.

Glasgow: 142, Vincent street. H. D. Mackinlay, *Man.* *Phone*—Central 2583.

Leeds: 28, Bond street. Frederick Rogers, *Man.* *Phone*—26215.

Leicester: Assurance house, Rutland street. Thomas Small, *Man.* *Phone*—20275.

Liverpool: 31, North John street. Norman S. Elliott, *Man.* *Phone*—Bank 4622.

Manchester: 53, King street. S. Donald Merrin, *Man.* *Phone*—Blackfriars 0150.

Newcastle-on-Tyne: 28, Mosley street. John A. T. Webster, *Man.*

Telegrams—REVENUE. *Phone*—City 24548.

Sheffield: 55, Queen street. G. W. Fox, *Man.* *Phone*—25321.

Maritime Insurance Company, Limited.

Registered 8th Feb., 1864. In 1914 the above Company became allied with the Scottish Union & National Ins. Co. CAPITAL—Authorised, £1,000,000, in 100,000 shares of £10 each. Issued, 50,000 shares. Paid up, £500,000. Dividend for 1937, 6 per cent.; (1936, 6 per cent., less tax). Year ends 31st Dec.

DIRECTORS—Hugh Laughland Roxburgh, *Chairman*; Vere Egerton Cotton, C.B.E., T.D., *Deputy Chairman*; Hugh Reynolds Rathbone, LL.D.; James Gibson Nicoll, Thomas Bulley Job, Geo. Herbert Court.

Object—Marine. *Board days*—Monday and Thursday. Geo. R. Ried *Underwriter*; H. E. Stephens, *Sec.*; Harwood Banner & Son, *Auditors*; Batesons & Co., *Solicitors*.

HEAD OFFICE—India buildings, Water street, Liverpool, 2.

Telegrams—MARITIME. *Phone*—Central 3040 (5 lines).

BRANCH OFFICE—London: Lloyd's building, E.C.3. H. Northcote Sumner, *Underwriter*; W. H. Willis, *Sec.* *Telegrams*—SEAGIRT. *Phone*—Mansion House 1754.

MEDICAL, SICKNESS, ANNUITY & LIFE Assurance Society, Limited.

(See Advt. page lxxiv)

Established 1884. This is a Society limited by guarantee. Year ends 31st Dec.

DIRECTORS—F. C. Martley, M.A., M.D., F.R.C.P., *Chairman*; L. Bromley, M.A., M.Ch., F.R.C.S.; G. de Bec Turtle, M.D., M.R.C.P.; R. J. McNeill Love, M.S., F.R.C.S.; W. Knowsley Sibley, M.A., M.D., M.R.C.P.; Sir William Wilcox, K.C.I.E., C.B., C.M.G., M.D., F.R.C.P.

Objects—Permanent Sickness and Accident Insurance, Life Assurance, and Annuities, to Medical and Dental practitioners.

ADDRESS—300, High Holborn, London, W.C.1. *Board day*—Tuesday. Bertram Sutton, F.C.I.T., *Man. and Sec.*; E. A. J. Heath, M.A., F.I.A., *Act. and Asst. Sec.*; A. Hope Gosse, M.D., F.R.C.P., *Medical Officer*; Sturges, Fraser, Cave & Co., *Auditors*.

MERCANTILE & GENERAL Insurance Co., Ltd. (See Advt. page 288)

Registered 27th Sept., 1907 (in Edinburgh). In 1918 this Company commenced transacting life reinsurance business. CAPITAL—Authorised, £200,000 shares of £1 each. Issued Capital £289,000. Paid up, £100,000 (79,000 shares fully paid, and 210,000 shares 2s. paid). Dividend 1937, 7 per cent., free of tax. (1936, 5 per cent.) Year ends 31st Dec.

DIRECTORS—Richard S. Guinness, *Chairman*; W. M. Goodenough, E. Hurlimann; Owen Hugh Smith; Cecil Mercer Woodbridge.

Object—Reinsurance (all classes except Employers' Liability) F. G. Pook, *Gen. Man.*; H. P. Hewitt, *Sec.*; Carlton Hall, *Accdt. Man.*; W. H. Clough, F.I.A., *Act.*; M. Burton Stewart, *Foreign Sec.*; P. B. Robertson, *Asst. Fire Man.*; R. M. Richmond, A.C.A., *Asst. Sec.*; G. T. Foster, F.I.A., *Asst. Actuary*.

HEAD OFFICE—25-31, Moorgate, London, E.C.2. Telegrams—MERRESURE, Ave, London. Phone—Metropolitan 4522

REGISTERED OFFICE—16, Charlotte square, Edinburgh.

Merchants' and Manufacturers' Insurance Company.

Established 1920. In 1924 this Company became allied with the British Oak Ins. Co., Ltd. CAPITAL—Authorised, £101,000, in shares of £1 each, all issued. Paid up, £50,450 (500 shares fully paid and 99,900 shares 10s. paid). Dividend for 1937, 6 per cent. (1936, same.)

DIRECTORS—The Rt. Hon. Sir Malcolm A. Robertson, P.C., G.C.M.G., K.B.E., *Chairman*; Edgar A. V. Baker; A. F. Forbes; Sir Norman Vernon, Bt.; Wilfrid D. Vernon; Edgar Wheeler, F.C.I.I.; Arthur Whittaker.

Objects—Accident, Employers' Liability, Fire, Motor, Plate Glass.

GENERAL OFFICES—81-82, Cornhill, E.C.3. Telegrams—OMMIASSOC. Phone, London. Phone—Avenue 2020. Edgar Wheeler, F.C.I.I., *Gen. Man.*; C. H. Tapley, A.C.I.I., *Underwriter*. P. Lloyd Tanner, F.C.I.S., *Sec.*

UNDERWRITING OFFICE—Lloyd's building, London, E.C.3.

Merchants' Marine Insurance Company, Limited.

Registered 17th March, 1871. *Object*—Marine. In 1919 this Company became allied with the Employers' Liability Assur. Corp. CAPITAL—Authorised, £500,000, in 50,000 shares of £10 each, all issued. Paid up, £237,500 (£4 15s. a share). No dividend declared for 1928. Year ends 31st Dec.

DIRECTORS—Henry Alexander McPherson, C.B.E., *Chairman*; Arthur Digby Besant; Sir Joseph G. Broodbank; Edward Lawrence Hamilton; Sir Courtauld Thomson, K.B.E., C.B.; The Viscount Knollys, D.F.C.

ADDRESS—Lloyd's Building entrances, 3 & 4 and 5 & 6, Lime street, London, E.C.3. Telegrams—NOSBOR, Lime, London. Phone—Mansion House 1759. *Board day*—12.0 Tuesday. C. E. Roberts, *Underwriters*; H. F. Giles, *Sec.*; Peat, Marwick, Mitchell & Co., *Auditors*; Waltons & Co., *Solicitors*.

Methodist Insurance Company, Limited.

Registered 19th June, 1872. This Company is an amalgamation of the Primitive Methodist Insurance Co., Ltd., the Wesleyan Methodist Trust Assurance Co., Ltd., and the United Methodist Church Guarantee Fund, which took effect on the 1st March, 1933. CAPITAL—Authorised, £37,500, in 3,750 shares of £10 each, all issued. Paid up, £1,875 (10s. a share). Dividend is limited to 5 per cent. and free of income tax and is regularly paid. Year ends 30th June.

DIRECTORS—W. R. Hesketh, *Chairman*; Richard Fletcher, J.P. *Vice Chairman*; Rev. J. G. Bowran; Rev. J. T. Gurney; Rev. Wm. Humphrey; Rev. Wm. C. Jackson, M.A.; Rev. F. L. Wiseman, B.A., Litt.D.; the Rt. Hon. Lord Huxley; J. E. Le Huray, J.P.; Robert Quinney; Richard Solomon.

Objects—Methodist Connexional and Ministers' Insurances only. Fire, Employers' Liability, Third Party, Personal Accident, Burglary.

ADDRESS—51, Spring Gardens, Manchester. *Board day*—Fortnightly. J. Ratcliffe, M.A., *Man. & Sec.*; Edwin Guthrie & Co., *Auditors*.

Metropolitan Re-Insurance Company, Limited.

Established 1911. *Objects*—Reinsurance generally (no Life).

ADDRESS—15, Whitehall, S.W.1. Telegrams—MURRIAC, Phone, London. Phone—Whitehall 1876. H. S. Walkden, *Sec.*; Miller & Smiths, *Solicitors*.

Midland Colliery Owners' Mutual Indemnity Company, Limited.

Established 1898. *Object*—Employers' Liability.

ADDRESS—Wilderslowe, Derby. *Telegrams*—INDEMNITY. *Phone*—3242. Col. G. Alfred Lewis, c.m.g., *Chairman*; Guy de G. Warren, *Gen. Man.*; Wm. Saunders, *Sec.*; Watson, Sowter & Co., *Auditors*; Elliot Smith & Co., *Solicitors*.

MIDLAND EMPLOYERS' MUTUAL Assur., Ltd. (See Advt. page lxxv)

Registered 23rd March, 1898. *CAPITAL*—Authorised, £100,000 in 10,000 shares of £10 each. Issued, 8585 shares. Paid up, £8585 (£1 per share). Dividend is limited by articles of association to 10 per cent. per annum, and this rate is paid each year. Year ends 30th Sept.

DIRECTORS—Col. J. Beaumont Neilson, c.m.g., d.s.o., c.a., *Chairman*; J. H. Jolly, a.c.a., *Vice-Chairman*; Sir Andrew Agnew, c.b.e.; Captain Kenneth Davis, o.b.e.; A. Roland Hill (Managing); L. V. Kenward; Col. Sir W. Charles Wright, Bt., k.b.e., c.b. *Objects*—Employers' Liability. A. Roland Hill, *Man. Dir.*; Allan S. Barnfield, o.b.e., *Gen. Man.*; R. B. Rutter, *Asst Gen. Man.*; D. W. Drysdale, c.a., *Sec.*

HEAD OFFICE—Waterloo street, Birmingham, 2.

Telegrams—MUTUALITY. *Phone*—Midland 3031 (6 lines).

LONDON OFFICE—148, 149 and 150, Holborn, E.C.1 A. E. Howells, *Man.*

Phone—Holborn 9381 (5 lines).

BRANCH OFFICES—Belfast: Donegall house, Howard street. J. A. E. Siggins

Phone—27026.

Bristol: 14-16, Baldwin street. R. E. Theil, *Man.* *Phone*—22118 (2 lines).

Glasgow: 138, West George street, C.2. James S. Lennox, *Man.*

Phone—Douglas 4536.

Hanley: Ridgway chambers, High street. E. W. Robinson, *Man.*

Phone—Stoke-on-Trent 2277 (2 lines).

Hull: Paragon buildings, Jameson street. J. B. Watson, *Man.* *Phone*—35434.

Ipswich: Lloyds chambers, Lloyds avenue. D. C. B. Macqueen, *Man.* *Phone*—3987.

Leeds: Martin's Bank chambers, Park row, 1. C. E. Wilkinson, *Man.*

Phone—30308 (2 lines).

Leicester: Eagle house, Friar lane. S. T. Matthews, *Man.* *Phone*—58078.

Liverpool: Dominion buildings, 28, Brunswick street. L. C. Rayner, *Man.*

Phone—Central 0738 (2 lines).

Maidstone: 51, Pudding lane. J. H. Baldry, *Insp.* *Phone*—2912.

Manchester: Danlee buildings, 53, Spring gardens. C. R. Newman, *Man.*

Phone—Central 3635 (3 lines).

Newcastle-on-Tyne: Bradburn house, Northumberland street. R. H. Blakey, *Man.*

Phone—28777 (2 lines).

Newport (Mon.): 38, Commercial street. H. J. Berthon, *Man.* *Phone*—4757.

Nottingham: Moot Hall chambers, Wheeler Gate. H. C. Bonsor, *Man.*

Phone—2841 (2 lines).

Southampton: Sun buildings, Ogle road. J. J. Hendrick, *Insp.* *Phone*—6460.

Swansea: 66, Wind street. R. S. Campbell, *Man.* *Phone*—2065 (2 lines).

Midland Mutual Plate Glass Office

of the Commercial Union Assurance Co., Ltd.

Established 1896. *Object*—Plate Glass.

ADDRESS—200, Wolverhampton street, Dudley. *Phone*—Dudley 2197. F. W. Cook, J.P., *Chairman*; S. Wright, A.C.I.L., *Man.*

Monmouthshire and South Wales Employers' Mutual Indemnity Soc., Ltd.

Established 1898. *Objects*—Employers' Liability; Collieries.

ADDRESS—Dominions house, Queen street, Cardiff. *Phone*—5216, 5217, 5218. Ralph C. Margetts, *Gen. Man.* Percival H. Smith, *Secretary*.

Moorgate Insurance Company, Limited.

Registered 2nd July, 1917. *CAPITAL*—Authorised, £50,000, in shares of £1 each. Issued, 40,502 shares, each fully paid. Dividend for 1933, 15 per cent., less tax. 1934, 10 per cent., less tax. (1932, 15 per cent.). Year ends 30th June.

DIRECTORS—W. G. Westcott; P. A. Easterbrook; H. S. Holden.

Objects—Marine.

ADDRESS—5-6, Billiter avenue, London, E.C.3. *Telegrams*—BUCCANEER, Fen., London. *Phone*—Avenue 9340. F. H. Stephens, *Sec.*; Charles Eves, Lord & Co., c.a., *Auditors*.

Morecambe Plate Glass Insurance Society.

Established 1890. *Object*—Plate Glass.

ADDRESS—51, Green street, Morecambe. Walter Bell, *Chairman*; Miss N. Gardner, *Sec.*

MOTOR UNION Insurance Company, Limited. (See Advt. page xxxiv)

Registered 29th Oct., 1906 In 1927 the Motor Union became allied with the Royal Exchange Assurance. CAPITAL—Authorised, £400,000, in shares of £1 each, divided into 200,000 5½ per cent. cumulative preference and 200,000 ordinary. Issued, £174,543 preference and 200,000 ordinary. Paid up, £374,543 (each share fully paid). Dividend for 1937, 37 per cent., less tax. (1936, 37 per cent.) Year ends 31st Dec.

DIRECTORS—J. E. Humphery, *Chairman*; L. W. Farrow, F.C.A., *Deputy-Chairman*; H. F. Baker; F. W. Kerr; Alexander MacDonald; E. S. Shrapnell-Smith, C.B.E.; A. W. Wamsley, F.C.I.I.

Objects—Motor, Fire, Employers' Liability, Accident and Marine.

OFFICIALS—W. A. Hurst, O.B.E., F.C.I.I., *Gen. Man.*; R. J. Gwilt, *Asst. Gen. Man.*; A. W. Hoad, F.C.I.I., *Sub-Man.*; C. Rutter, A.S.A.A., *Sec.*; A. S. Pitts, *Asst. Sec.*; S. A. Slipper, *Asst. Sec.*; London Parker, *Agency Man.*; G. Carpenter, A.C.I.I., *Chief Accountant*; E. S. Thompson, F.C.I.I., *Claims Man.*; H. V. Stephenson, A.M.I.MECH.E., *Chief Engineer*; D. E. Parker, *Foreign Fire Supt.*; W. A. Denton, *Home Fire Man.*; H. H. Howard, *Home Motor Man.*; A. W. Brickell, *Home Accident Man.*; A. Hall, *Foreign Accident Man.*; G. F. Tyler, F.C.I.I., *Home Employers' Liability Man.*; J. W. McDonald, *Marine Underwriter*.

HEAD OFFICE—10, St. James's street, S.W.1. **Telegrams**—MOTUNICON, Piccy. **Phone**—Whitehall 5491 (12 lines). **Marine Department**: 3 & 4, Lime street, E.C. **Telegrams**—MOTMARINE, Stock. **Phone**—Mansion House 1334-5.

BRANCH OFFICES—Central London: High Holborn house, 52-54, High Holborn, W.C.1. A. E. Emmerson, *Man.*
 City: 70, Cornhill, E.C.3. M. Condie, *Man.*
 Ealing: 26, Uxbridge road, W.5. Stenson Cooke, *Man.*
 South-East London: 4, Central parade, Catford, S.E.6. J. E. V. Oldfield, *Man.*
 West End: 48, Albemarle street, W.1. H. J. Norton, *Man.*
 Aberdeen: 254, Union street. D. M. Baxter, *Man.*
 Belfast: Fanum house, 5, Oxford street. Michael Paine, *Man.*
 Birmingham: 9, Cherry street. Reginald H. Poole, *Man.*
 Bournemouth: 212, Old Christchurch road. Leonard D. Jehu, *Man.*
 Brighton: 11, King's road. S. J. Walker, *Man.*
 Bristol: Canada house, Baldwin street. J. W. Kellar, *Man.*
 Cambridge: 35, Hills road. J. K. Bailey, *Man.*
 Canterbury: 20, St. George's place. Gordon Bennett, *Man.*
 Cardiff: 31, Queen street. W. A. Ridler, *Man.*
 Carlisle: Victoria viaduct. H. V. Prescott, *Man.*
 Chelmsford: Wenley house, London road. E. M. Wamsley, *Man.*
 Darlington: 5, Skinnergate. J. T. Whitfield, *Man.*
 Dublin: 23, Suffolk street, C.3. Michael Paine, *Man.*
 Dundee: 12, Victoria chambers. J. Robertson, *Man.*
 Edinburgh: 43, George street. H. M. Johnstone, *Man.*
 Exeter: 12 & 13, High street. R. E. Spoor, *Man.*
 Glasgow: 247, West George street, C.2. J. Allardyce Murray, *Man.*
 Hanley: Ridgway chambers, 15-17, High street. R. Watson Kerr, *Man.*
 Leeds: 25 to 28, Royal Exchange, City square. A. F. Hollingworth, *Man.*
 Leicester: Assurance house, Rutland street. C. D. Weston, *Man.*
 Liverpool: Motor Union buildings, 35, Dale street. A. J. Allwright, *Man.*
 Manchester: 35, Cross street. J. T. Buttery, *Man.*
 Newcastle-on-Tyne: 145, Pilgrim street. H. Fox, *Man.*
 Norwich: 78, Prince of Wales road. A. A. Adlington, *Man.*
 Nottingham: Westminster buildings, Theatre square. H. B. Oldfield, *Man.*
 Oxford: 6, St. Aldates. W. Mathews, *Man.*
 Plymouth: 83, Old Town street. A. D. Miller, *Man.*
 Portsmouth: 70-74, Commercial road. F. A. Orritt, *Man.*
 Reading: 23, Blagrove street. W. J. G. Armiger, *Man.*
 Sheffield: 8, East parade. H. North, *Man.*
 Shrewsbury: 9a, Pride hill. A. H. Howl, *Man.*
 Surrey: 118, Northcote road, Clapham Junction, S.W.11.
 Watford: 104, High street. R. E. E. Wright, *Man.*
 Brazil (Caixa Postal, 2563): 151, Avenida Nilo Peçanha, Rio de Janeiro. B.P. Tarbutt, *Man.*
 Canada: Royal Exchange building, Montreal. C. S. Malcolm, *Man.*
 France: 41, Rue de la Chaussée d'Antin, Paris (IX). Bach & Welman, *Mans.*
 India: W. A. Clarke, *Man. for India.*
 Bombay: (P.O. Box 595), Jehangir Wadia building, Esplanade road.
 Calcutta: (P.O. Box 660), 1-2, Old court house corner.
 South Africa (P.O. Box 1166): Kimberley house, 34, Shortmarket street, Cape Town. H. Mackie Godbold, *Man.*

MUNICIPAL MUTUAL Insurance, Limited.

(See Advt. page lxxv)

Registered 13th March, 1903, as combination of municipal authorities to insure property of municipal authorities and similar public bodies against fire and other risks. There is no share capital, being limited by guarantee. Year ends 31st Dec.

DIRECTORS—Ernest Woodhead, M.A., J.P., *Chairman*; A. F. Kidson, *Deputy-Chairman*; Sir Frederick Berryman, D.L., J.P.; Arthur Bewley, F.S.A.A.; Sir Arthur Bryceson; Councillor R. W. F. Fincham, F.C.A., J.P.; Sir Henry Keith, LL.D., J.P.; Alderman Sir Arthur W. Lambert, M.C., D.L., J.P.; Alderman Frank Nicholson, C.B.E., A.C.A., J.P.; H. Leonard Porcher; A. T. Sutton, J.P.; George Sutton; E. M. Tapson, F.S.A.A.; Sir Seymour Williams, K.B.E.

Objects—Fire and Miscellaneous (Municipal and other Public Authorities).

HEAD OFFICE—25-27, Old Queen street, Westminster, S.W.1. *Telegrams*—IMMUNE, Parl. London. *Phone*—Whitehall 4914. *Board day*—3rd Monday. John Bond, O.B.E., *Gen. Man.*; John J. Tait, F.C.I.I., *Sec.*; Reeve, Parker & Co., C.A., *Auditors*; Ridsdale & Son, and William Charles Crocker, *Solicitors*.

BRANCH OFFICES—Birmingham: 174, Corporation street.
Aberdeen: 154, Union street.

Bradford: Britannia house, Bridge street

Cardiff: 32, Park place.

Edinburgh: 21, Castle street.

Exeter: 18, High street.

Glasgow: 20, Renfield street, C.2.

Manchester: Midland Bank buildings, King street.

Newcastle-upon-Tyne: 4, Northumberland street.

Norwich: Lloyds chambers, The Walk.

Nottingham: Vernon house, Friar lane.

MUTUAL LIFE & CITIZENS' Assurance Co., Ltd. (See Advt. page lxxvi)

(With which is incorporated the business of *Citizen's Life Assurance Company, Ltd.*, *Mutual Life Association of Australasia*, *The Australian Widows' Fund Life Assurance Society, Ltd.*.)

Established 1886. **Objects**—Life, Endowment, Annuity and Accident. Arthur Eedy, *Man. Dir.*; A. G. Copeland, *Gen. Sec.*; M. C. Alder, A.I.A., *Sec. and Asst. to Man. Dir.*; John Hindmarsh, *Asst. Gen. Sec.*; H. Vaughan, F.I.A., *Act.*; Professor A. E. Mills, M.B., *Chief Medical Officer*; T. W. Bremner, F.F.A., A.I.A., *Trustees' Consulting Act. & Auditor*; John Donald, A.I.A., *Man. Trustee*; Kent, Brierley & Sulley, *Auditors*; W. F. Nicholls, *Man. of Branches*.

HEAD OFFICE—Citizens' building, Castlereagh street and Martin place, Sydney, New South Wales.

BRANCH OFFICES—New South Wales: Citizens' building, Castlereagh street and Martin place, Sydney.

J. H. Black, *Man. for New South Wales*.

District Offices: Commercial Bank chambers, Hunter street, Newcastle.

Queensland: 239-243, Queen street, Brisbane. T. W. Griffiths, *Sec.*

Victoria: 454-6, Collins street, Melbourne. H. J. Maynard, F.A.I.I., *Sec.*

Tasmania: Elizabeth street, Hobart.

South Australia: 131, King William street, Adelaide. G. E. Allen, *Sec.*

Western Australia: 45, St. George's terrace, Perth. R. P. McKenna, *Br. Sec.*

New Zealand: Post Office square and Jervois Quay, Wellington. C. A. Richardson, *Director*; D. W. Duff, *Sec.*

District Offices: 7, Shortland street, Auckland; 118, Hereford street, Christchurch; 1, Dowling street, Dunedin; Victoria avenue, Wanganui.

Canada: 455, Craig street, W., Montreal. J. P. Moore, A.I.A., *Man.*

HEAD OFFICE FOR UNITED KINGDOM—Brettenham House, 1, Lancaster place, Strand, London, W.C.2. *Telegrams*—DISCREET, Rand. *Phone*—Temple Bar 1364. *Board day*—3 p.m., Wednesday. *Trustees for United Kingdom*—Westminster Bank. Alexr. S. Sellar, M.A., F.F.A., *Man.*; W. G. Bailey, B.A., F.I.A., *Actuary*; C. Martin, *Accountant*; S. J. Wareham, F.R.C.S., L.R.C.P., 7, King street, E.C., *Medical Officer*; Charles Russell & Co., *Solicitors*.

Mutual Plate Glass Insurance Society, Limited.

Established 1885. **Object**—Plate Glass.

ADDRESS—Mutual house, 23, Albion place, Leeds, 1. *Phone*—26089. H. Bissington, *Chairman*; T. B. Stead, *Man. Director*; Messrs. Beevers & Adgie, *Auditors*.

MUTUAL PROPERTY LIFE & GENERAL Ins. Co., Ltd.

(See Advt. page lxxvi)

Registered 2nd Sept., 1899 (in Scotland), as Mutual Property Recovery & Accident Co., Ltd. In 1902 the title was changed to Mutual Property Investment & Accident Co., Ltd., and in 1920 to Mutual Property Insurance Co., Ltd., and in 1934 to above.

CAPITAL—Authorised, £200,000, in shares of £1 each. Issued, 163,695 shares. Paid up, £134,226 5s. 0d. (116,545 fully paid and 47,150 shares 7s. 6d. paid). Dividend for 1935, 1936 and 1937, 10 per cent., less tax. Year ends 31st Dec.

DIRECTORS—Col. H. Day, J.P., M.P., L.C.C., *Chairman*; Col. G. Smith, T.D., D.L., C.A.; David Arlott, L.C.C.; J. J. Ellis; H. Goodson; H. D. Day.

Objects—Life and Annuities, House Purchase, Sickness and Accident, Fire, Plate Glass, Key Registration. David Arlott, L.C.C., and H. D. Day, *Joint Man. Dirs.*; F. L. Makepeace, M.A., F.I.A., *Consulting Act.*; H. S. Walkden, *Sec.*; L. Moore, A.C.A., *Asst. Sec.*

HEAD OFFICE—15, Whitehall, S.W.1. *Telegrams*—MUPROPAC, *Phone*, London. *Phone*—Whitehall 1876.

REGISTERED OFFICE—40, St. Vincent place, Glasgow.

Nation Life and General Assurance Company, Limited.

Registered 25th May, 1925. CAPITAL—Authorised, £50,000, in shares of £1 each; 50,000 issued and fully paid. Dividend, 6d. per share free of income tax. Year ends 31st December.

DIRECTORS—H. Cox, A.I.A., *Chairman*; A. H. Richardson, *Dep. Chairman*; F. E. Lock; S. W. Houghton; H. Hosking Tayler.

Objects—Industrial Life, Ordinary Life, Fire, Workmen's Compensation, Burglary, Personal Accident, Plate Glass, Fidelity, Public Liability, Householders' Comprehensive, Motor, Motor Cycle, Cycle, Live Stock and Engineering. H. Cox, A.I.A., *Gen. Man.*; H. Hosking Tayler, *Dep. Gen. Man.*; F. E. Lock, F.F.A., *Actuary*; S. W. Houghton, *Sec.*

CHIEF OFFICES—Nation house, Teddington, Middlesex.

Phone—Molesey 1900-1901.

DIVISIONAL OFFICES—Belfast: Whitehall buildings, 13, Ann street. *Phone*—25090

Birmingham: 164-174, Corporation street. *Phone*—Central 2408.

Bournemouth: Crown chambers, Richmond Hill. *Phone*—1320.

Bristol: 24a, Park street. *Phone*—24861.

Carlisle: 13-15, Bank street. *Phone*—1006.

Croydon: 52, North End. *Phone*—6444.

Glasgow: 25, Wellington street. *Phone*—Central 3012.

Hull: 25, Lowgate. *Phone*—36231.

Leeds: 46, Park square. *Phone*—23447.

Leicester: Kings chambers, 3, Belvoir street. *Phone*—59096.

Liverpool: 43, Renshaw street. *Phone*—Royal 1844.

Manchester: 358-366, Corn Exchange buildings. *Phone*—Blackfriars 2746.

Newcastle-on-Tyne: Clarendon house, Clayton street. *Phone*—26995.

Nottingham: Crown chambers, 55, Parliament street. *Phone*—43868.

Stoke-on-Trent: Harrison's chambers, 13, Church street. *Phone*—Hanley 48400.

West London: Nation house, Teddington. *Phone*—Molesey 1900-1.

National Accident Compensation Company, Limited.

Registered 21st Sept., 1906. The above Company became allied with the British General Ins. Co. in 1922. CAPITAL—£10,000, in 20,000 shares of 10s. each. Issued, 1,900 shares. Paid up, £950 (each share fully paid). Year ends 31st Dec.

DIRECTORS—Norman M. Walker, F.C.I.R., *Chairman*; Henry C. Walker, M.I.M.E.; Lewis H. Simmons, F.C.I.R.

Objects—Accident and Sickness, Burglary, Plate Glass, Live Stock, etc.

ADDRESS—66, Cheapside, London, E.C.2.

National Boiler and General Insurance Company, Limited, The.

Registered 25th July, 1864, as The National Boiler Ins. Co., Ltd. In 1892 the title was changed to above, when extended powers were obtained. In 1923 the above Company became allied with the Alliance Assur. Co. Ltd. CAPITAL—Authorised, £150,000, in 15,000 shares of £10 each, all issued and fully paid. Dividend for 1937, 44s. per share, less tax. (1936, 42s.). Year ends 31st Dec.

DIRECTORS—Sir Christopher T. Needham, *Chairman*; Sir R. Noton Barclay; Sir Robert A. Burrows; A. Levine; The Rt. Hon. Lord Cawley; J. H. S. Lawson.

Objects—Boilers, Engines, Dynamos, Lifts, Cranes, Motor Vehicles, etc. *Board day*—Last Tuesday. W. F. Pearce, M.I.MECH.E., *Chief Engineer & Gen. Man.*; J. Morris, *Agency Man.*; N. Leonard, A.C.A., *Sec.* Halliday, Pearson & Co., and David Smith, Garnett & Co., *Auditors*; Parkinson, Slack & Needham, *Solicitors*.

HEAD OFFICE—St. Mary's Parsonage, Manchester, 3. *Telegrams*—NATIONAL. *Phone*, Manchester. *Phone*—Blackfriars 8124 (10 lines).

Continued.

National Boiler & General Insurance Co., Ltd., The.—continued.

BRANCH OFFICES—London: Empire house, St. Martin's-le-Grand, E.C.1.
Telegrams—INCRUSTATION, Phone, London. *Phone*—National 3141-4.
 Birmingham: Winchester house, Victoria square, 2. *Phone*—Midland 3812.
 Bristol: 23, Baldwin street, 1. *Phone*—24778.
 Cardiff: Royal chambers, Park place. *Phone*—3333.
 Edinburgh: 2, South Castle street, 2. *Phone*—22317.
 Glasgow: 48, West Regent street, C.2. *Phone*—Douglas 3287.
 Ipswich: National Provincial chambers, Tavern street. *Phone*—4129.
 Leeds: Standard buildings, City square, 1. *Phone*—22254.
 Leicester: Allen house, Newarke street. *Phone*—60954.
 Liverpool: Apsley buildings, 4, Oldhall street, 3. *Phone*—Central 3771.
 Maidstone: West Borough chambers, The Broadway. *Phone*—2536.
 Newcastle-on-Tyne: 4, Mosley street, 1. *Phone*—22707.
 Nottingham: Exchange buildings North, Smithy row. *Phone* 2671.
 Preston: County Bank buildings, Fishergate. *Phone*—3373.
 Reading: Victoria house, 25a, Queen Victoria street. *Phone*—4602.
 Sheffield: Sheffield Telegraph buildings, High street, 1. *Phone*—21624.
 Southampton: 21, Portland street. *Phone*—5589.
 Stoke-on-Trent: Tontine chambers, Tontine Square, Hanley. *Phone*—2791.

NATIONAL & COLONIAL Insurance Corporation, Ltd.

(See Advt. page lxxxvii)

Registered 11th March, 1935. *Objects*—Life, Fire, Burglary. CAPITAL—£300,000 in shares of £1 each. Subscribed, £100,002 in 100,002 fully paid shares.

DIRECTORS—Daiv Ainge; F. R. A. Shortis.

ADDRESS—21, Birchin lane, London, E.C.3. G. F. Moss *Act. & Sec. Telegrams*
 NARCOLINC, Stock, London. *Phone*—Mansion House 9704. Linklaters & Paines,
Solicitors.

Paris: 23, Boulevard Haussmann.

National Debt Office.

Established 1786. *Objects*—Reduction of National Debt (Sinking Fund Operations and Government Annuities), etc.

ADDRESS—19, Old Jewry, London, E.C.2. M. F. Headlam, C.B., C.M.G., *Sec. and Comptroller Gen.*; E. S. Jones, O.B.E., I.S.O., F.I.A., *Asst. Comptroller and Actuary*.

NATIONAL EMPLOYERS' MUTUAL GENERAL Insurance Association**Limited**

(See Advt. page lxxxviii)

Registered 26th June, 1914, as the National Employers' Mutual Ins. Assoc., Ltd. The title was altered the same year to National Employers' Mutual Indemnity Ins. Assoc., Ltd., and in 1922 to above. This is a mutual Association. Year ends 31st Dec.

DIRECTORS—Sir Stanley Machin, J.P., *Chairman*; Robert Campbell Browning, *Deputy-Chairman*; Joseph Ramsden; Frank Slater, J.P.; D. Dalrymple Goldingham; R. Hon. Lord Redesdale; Rt. Hon. Lord Windlesham.

Objects—Fire, Employers' Liability, Motor, Third Party, etc. D. Dalrymple Goldingham, *Man. Dir.*; L. E. Parsons, *Gen. Man.*; S. G. Mobsby, *Sec.*; N. Leslie Smith, A.C.I.U., *Fire Man.*; W. E. Connor, *Underwriter*; A. Mackay, A.C.I.U. *Agency Man.*; Gerard van de Linde & Son, *Auditors*; Atkey & Son, *Solicitors*.

HEAD OFFICE—10, St. Mary Axe, London, E.C.3. *Telegrams*—EMPLOMITUA, Stock, London. *Phone*—Avenue 2440.

BRANCH OFFICES—London: N.E.M. house, 111, Uxbridge road, W.5. A. E. Jones, *Man.* *Phone*—Ealing 1153-4.

Hendon: N.E.M. house, 248, Hendon Way, N.W.4. C. Haddon Poupard, *Man.* *Phone*—6133-4.

Ilford: 102, Cranbrook road, Ilford. H. J. Philcox, *Man.*

Phone—Valentine 1177-8.

Kensington: 28a, Kensington Church street, W.8. Alan B. Pinkney, *Man.* *Phone*—Western 5110.

Law Courts: Bush house, Aldwych, W.C.2. C. A. Rowland, M.A., *Man.*

Phone—Temple Bar 9325-7.

Lewisham: N.E.M. house, 165, High street, S.E.13. G. H. Spinks, *Man.* *Phone*—Lee Green 4531.

South West: National Provincial Bank chambers, Tooting Broadway, S.W.17. Lionel M. Childs, *Man.* *Phone*—Streatham 8618.

West End Branch: 103, Victoria street, S.W.1. L. A. Bennett, *Man.* *Phone*—Victoria 0034.

West Norwood: N.E.M. house, 43, Knight's hill, S.E.27. W. L. Kelly, *Man.* *Phone*—Gipsy Hill 0126-7.

Wood Green: Tudor house, Station road, N.22. A. E. Robinson, *Man.* *Phone*—Bowes Park 4201-2.

Continued.

NATIONAL EMPLOYERS' MUTUAL GENERAL Insurance Association, Limited.—continued.**PROVINCIAL BRANCHES :**

Aberdeen : 375, Union street. John Mortimer, *Insp.* Phone—2246.
 Bedford : Broadway house. George Mortimer, *Man.* Phone—4211-2.
 Belfast : Textile buildings, 2, Linenhall street. W. D. Eakins, A.C.I.I., *Man.*
 Phone—Belfast 22223-9.
 Birmingham : Civic house, Gt. Charles street, 3. W. Wharam, *Man.*
 Phone—Central 3126-7-8.
 Bournemouth : Exchange buildings, Upper Hinton road. J. E. Briggs, *Man.*
 Phone—3820.
 Brighton : 163, Western road. R. J. M. Christie, *Man.* Phone—4758.
 Bristol : 36, Corn street. W. B. Jepson, A.C.I.I., *Man.* Phone—20959.
 Bromley : 52a, Widmore road. P. Boocock, *Man.* Phone—Ravensbourne 2753.
 Canterbury : 7, St. George's place. W. H. Stephens, *Man.* Phone—2966.
 Cardiff : 2-4, Park grove. W. L. Black, *Man.* Phone—7795-6.
 Chelmsford : Pearl building, Moulsham street. Gordon Mitchell, *Man.*
 Phone—3135-6.
 Croydon : 7, London road, West Croydon. J. McCalden, *Man.* Phone—3631-2.
 Dublin : 32, Dame street. J. R. Ramsey, *Man.* Phone—21015-6.
 Dundee : 21, Dock street. J. D. Stewart, *Rep.* Phone—2731.
 Edinburgh : 24, York place. W. Teece, *Man.* Phone—30523.
 Exeter : 10, Southernhay East. R. H. W. Parfett, *Act. Man.* Phone—4526.
 Glasgow : 142, St. Vincent street. A. F. Caldwell, *Man.* Phone—Central 7447-8.
 Gloucester : Barclays Bank chambers, Southgate street. T. W. Field, *Man.*
 Phone—2443.
 High Wycombe : 89, Easton street. T. Wrigley, B.A., *Man.* Phone—893.
 Ipswich : Lloyds chambers, Lloyds avenue. E. B. Bucknell, *Man.* Phone—4247.
 Leeds : Cabinet chambers, Basinghall street. P. C. Binns, *Man.* Phone—20377/9.
 (2 lines).
 Leicester : 17, Highcross street. W. N. Jennings, *Man.* Phone—58948.
 Lincoln : 37, Silver street. Harry Lee, *Man.* Phone—745.
 Liverpool : 6, Castle street, 2. K. B. Mossop, *Man.* Phone—4665-6.
 Maidstone : Star house. W. G. Sherman, *Man.* Phone—2242-3.
 Manchester : 55, Brown street, 2. R. E. H. Caldecott, *Man.*
 Phone—Deansgate 2337-8-9.
 Newcastle : Collingwood buildings, Collingwood street, 1. J. D. Millar, A.C.I.I.,
Man. Phone—23633-4.
 Norwich : N.E.M. house, St. Andrew street. G. W. Millbank, *Man.* Phone—2343.
 Nottingham : Equitable house, South parade. R. H. Hyde, F.C.I.I., *Man.*
 Phone—45038.
 Oxford : Boswell house, Broad street. M. H. Raikes, M.A., *Man.* Phone—3826.
 Plymouth : New Town chambers, 80, Old Town street. Comm. R. Seed, R.N., *Man.*
 Phone—60339.
 Reading : 16, Queen Victoria street. J. Y. Richardson, *Man.* Phone—2874.
 Sheffield : 38, Church street. V. E. Rawson, *Man.* Phone—21747.
 Shrewsbury : 17 and 18, Pride hill. E. H. Farmer, *Man.* Phone—3198.
 Southampton : 94, Above Bar. A. M. D. Pitt, *Man.* Phone—6185.
 Tonbridge : Central chambers, High street. J. W. Ackrill, *Man.* Phone—1.
 Truro : 1, Princes street. M. B. Matthews, *Man.* Phone—381.
 Watford : N.E.M. house, Clarendon road. F. Thompson, *Man.* Phone—2256-7.

National Farmers Union Mutual Insurance Society, Limited.

Registered 30th Sept., 1910, as the Midland Farmers' Mutual Ins. Soc., Ltd.
 In 1920 the name was changed to above. This is a mutual Society. Year ends
 31st Dec.

DIRECTORS—Alderman A. H. Pearce, J.P., *Chairman*; J. Stoate, *Vice-Chairman*;
 A. Batchelor; J. R. Black, J.P.; Rt. Hon. Sir Basil Brooke, Bt., M.P.; W. Date, J.P.;
 Owen English; T. R. Evans; C. Friend; H. German; H. T. Hincks;
 W. E. Lees; E. Parke, J.P.; Wm. Smith; J. Thomas; T. Williams, J.P., C.C.;
 H. J. Winn.

Objects—Fire, Life, Live Stock, Motor, Personal Accident, Drivers and Em-
 ployers' Liability, Burglary, Boiler and Engineering, Fidelity Guarantee, etc.
Board day—2nd Thursday. Ashley E. Clayton, J.P., F.C.I.I., *Gen. Man. & Sec.*; G. C.
 D. Lindsay, F.C.I.I., *Asst. Gen. Man.*; G. A. Stafford, *Fire Man.*; W. J. Bridgwater,
Claims Man.; E. E. Chaumeton, F.C.I.I., F.L.A.A., *Asst. Sec. & Chief Accountant*;
 P. Goodfellow, F.I.A., *Actuary & Life Man.*; D. E. Woodman, *Accdt. Man.*; H. W.
 Dowdall, *Renewals Man.*; Attlee, Edge & Lambert, *Auditors*; P. H. Wells, M.R.C.P.,
 M.B.C.S., *Medical Officer*; Reynolds & Co., *Solicitors*.

HEAD OFFICE—Church street, Stratford-on-Avon. Phone—2241.

BRANCH OFFICES—

Ashford : Tudor house, Aldington. J. W. Reynolds, *Insp.* Phone—Aldington 47.
 Aylesbury : Tring road. O. E. Gollins, *Insp.* Phone—736.

Continued.

National Farmers Union Mutual Insurance Society, Limited—continued.

Basingstoke: 11, Cross street. E. S. Stephens, *Man.* Phone—627.
 Belfast: 9, Donegall square South. J. R. Stewart, *Man.* Phone—23464.
 Birmingham: Union chambers, Temple row, 2. A. M. Donaldson, *Man.* Phone—Mid 6365.
 Braintree: Courtauld road. P. C. Hasler, *Insp.* Phone—236.
 Bristol: 51, Broad street, 1. J. Henson, *Man.* Phone—24237.
 Cambridge: 18, Gilbert road. S. E. Randall, *Insp.* Phone—2380.
 Cardiff: 31, Queen street. G. A. Hallett, *Insp.* Phone—7714.
 Carmarthen: College road. W. C. Capewell, *Insp.* Phone—667.
 Castle Douglas: Church street. J. Sorbie, *Insp.* Phone—229.
 Chester: 43, Foregate street. E. Smethurst, A.C.I.R., *Man.* Phone—665.
 Devizes: Edward road. H. D. Jenkins, *Insp.* Phone—326.
 Dorchester: 2, Acland road. T. C. Pouncey, *Insp.* Phone—453.
 Edinburgh: 20, Cairnmuir road, Corstorpheme, 12. A. G. Blair, *Insp.* Phone—86845.
 Exeter: 67, Sweetbriar lane. A. M. Martin, *Insp.* Phone—4555.
 Glasgow: 176, West Regent street, C.2. W. F. Purser, *Man.* Phone—Douglas 4847.
 Hereford: Moor Farm lane. O. I. Williams, *Insp.* Phone—3126.
 Hove: 56, Coleman avenue, 3. E. Clowe, *Insp.* Phone—Portslade 9361.
 Huddersfield: Cloth Hall street. L. G. M. Daykin, *Insp.* Phone—3891.
 Leeds: 62, Well close view, 7. H. Clifford, *Insp.* Phone—
 Maidstone: 337, London road. C. Davies, *Insp.* Phone—3103.
 Manchester: Clarence chambers, 70, Spring gardens, 2. C. W. Provis, *Man.* Phone—Central 2991 (2 lines).
 Midlands: Church street, Stratford-on-Avon. F. Thompson, *Man.* Phone—2241.
 Newcastle-upon-Tyne: Clarendon house, Clayton street West, 1. J. N. Cone, *Man.* Phone—24954.
 Norwich: 100, Prince of Wales road. A. E. Baines, *Man.* Phone—2770.
 Nottingham: Welbeck chambers, Milton street. H. Brown, *Insp.* Phone—2560.
 Penrith: 7, Castlegate. W. P. Bewley, *Man.* Phone—148.
 Perth: 85, Princes street. A. C. King, *Insp.* Phone—1424.
 Shenfield: Hutton road. L. W. Starr, *Insp.* Phone—Brentwood 1298.
 Spalding: Broad street. S. W. Beck, *Insp.* Phone—418.
 York: Pavement. S. K. Morey, *Man.* Phone—2024.
 East Scotland: 16, Commerce street, Insch, Aberdeenshire. P. W. McC. Alsop, *Insp.* Phone—Insch 25.

NATIONAL FEDERATION OF MEAT TRADERS (Mutual) Ins. Assoc., Ltd.
 (See Advt. page lxxvii)

Registered 13th May, 1925. This is a mutual Association. Year ends 31st Dec.
 DIRECTORS—G. H. Collinge, O.B.E., *Chairman*; W. T. Baker, J.P.; C. A. Cogran, F.C.I.S.; Walter Covell, J.P.; Councillor John Edwards; Councillor O. W. Hewson, J.P.; Councillor T. E. Joell; Councillor A. C. Knight; Councillor T. Masheter, J.P.; Alderman C. Royle, J.P.; A. J. Scott; C. Willmer; Councillor V. Wyles, J.P.; E. V. Payne, F.R.A.S.; W. G. T. Blois, O.B.E.

Objects—Employers' Liability, Accident, Fire, Theft, etc.

ADDRESS—5, Charterhouse square, London, E.C.1. *Telegrams*—JEOPARDY, Barb., London. Phone—Clerkenwell 1924-5. E. V. Payne, F.R.A.S., *Gen. Man.*; W. G. T. Blois, O.B.E., *Sec.*; W. G. Maitland, A.C.C.S., *Asst. Sec.*; Wm. Morris & Sons, *Auditors*.

National Guarantee & Suretyship Association, Limited, The.

Established 1863. In 1914 this Association became allied with the Northern Assur. Co. CAPITAL—Authorized, £500,000, in 25,000 shares of £20 each, all issued. Paid up, £100,000 (£4 per share). Dividend for 1937. 15 per cent., less tax. Year ends 31st Dec.

DIRECTORS—Wm. H. Fraser, w.s., *Chairman*; Adrian H. Cook, w.s.; Harry H. Monteath, w.s.; Ernest M. Wedderburn, D.K.S.; Robert Mackay.

Objects—Fidelity Guarantees, Contract Guarantees, All Classes of Legal and Government Bonds, Indemnities for Lost Documents, Defective Titles, Missing Beneficiaries, and other contingencies. Henry E. Smith, *Man. and Sec.*; A. G. Archibald, *Asst. Sec.*; C. Campbell Penney, C.A., *Auditor*.

HEAD OFFICE—17, Charlotte square, Edinburgh. *Telegrams*—INTEGRITY. Phone—31575, 31576 and 31577.

LONDON OFFICE—Granville house, Arundel street, Strand, W.C.2. A. R. W. Scott, *Sec.*; W. Milton, *Asst. London Sec.* *Telegrams*—INTROMIT, Estrand. Phone—Temple Bar 8721 and 2863.

Belfast: 9, Donegall square South. D. Munro Walsh, *Sec.* Phone—21580.

Birmingham: Phoenix chambers, Colmore row. William S. Dand, *Sec.* Messrs. Sedgwick, Collins & Co., Ltd., *Mans.* Phone—Central 3945.

Bristol: 44, Corn street. Frank B. Whittaker, *Sec.* Phone—23517.

Continued.

National Guarantee and Suretyship Association, Limited, The—continued.

Dublin: 7, Westmoreland street. W. H. Davis, *Sec.* *Telegrams*—SURETY.

Phone—21477.

Glasgow: 86, St. Vincent street. William Cameron Macmillan, *Sec.*

Phone—Central 1440.

Leeds: 2, Park row. John Morris, *Sec.* *Phone*—25156.

Liverpool: 21, North John street. John Laurie, *Sec.* *Phone*—Bank 5783.

Manchester: 2, Cooper street. J. A. S. Robertson, *Sec.* *Phone*—Central 1167.

OVERSEAS AGENCIES—Alexandria and Cairo, Egypt; Barbados; British Honduras; Bombay and Karachi; Calcutta; Ceylon; Madras; Rangoon; Singapore.

National Insurance Company of Great Britain, Limited.

Registered 12th June, 1897. The above Company became allied with the Commercial Union Assur. Co. in 1917. CAPITAL—Authorised, £1,000,000, in 200,000 shares of £5 each. Issued, 50,000 shares, each £1 paid. Dividend for 1936, £15,000 free of tax. (Dividend for 1935, £13,500 free of tax.) Year ends 31st Dec.

DIRECTORS—A. J. Barber-Fleming; J. D. Boswell, w.s.; G. D. Collie; E. J. Cuthbertson, w.s.; J. M. Davies, c.a.; Adam Dempster; Rutherford Fortune, s.s.c.; J. M. Howden, d.l., c.a.; Herbert Lewis; A. Logan McClure, w.s.; Ian MacIntyre, w.s.; Sir William H. Marshall; J. S. Muirhead, d.s.o., m.c., LL.B.; Charles Munro; A. M. Stewart, f.s.i.; J. F. B. Wallace, s.s.c.; Robert Welsh; Robert Whyte; A. Francis Young.

Objects—All classes except Life and Marine. Board day—2nd Wednesday. John Henderson, F.R.S.E., F.C.I.L., *Man. & Sec.*; W. S. Gavin, c.a., *Auditor*; Baird Smith, Barclay & Muirhead, *Solicitors*.

HEAD OFFICE—145, St. Vincent street, Glasgow. C.2. H. McMurray, *Man.*

Telegrams—MANAGER. *Phone*—Central 9561.

CHIEF ADMINISTRATIVE OFFICE: 26, George street, Edinburgh. 2. John

Henderson, *Man. & Sec.*; G. O. Gunn, *Asst. Sec.*

LONDON OFFICE: 3, Birchin lane, E.C.3. J. Alfred Eke, *Man.*

FOREIGN DEPT.: 24, Cornhill. E.C.3.

Aberdeen: 9, Golden square. G. A. Angus, *Man.*

Birmingham: 25, Bennett's hill, 2. G. H. A. Workman, *Man.*

Dundee: 12, Victoria chambers. J. W. Melrose, *Man.*

Edinburgh: 26, George street, 2. R. M. Paine, *Man.*

Leeds: 14, Park row, 1. H. C. Grenfell, *Man.*

Manchester: 32a, Brown street, 2. Walter Davies, *Man.*

Newcastle: 47, Pilgrim street, 1. H. F. McIlvenna, *Man.*

Nottingham: Cheapside. F. A. Shaw, *Man.*

Perth: 8, St. John's place. W. N. W. Dewar, *Man.*

Paris: 8, Rue Edouard VII. William Haine, *Man.*

Madras: 169, Popham's Broadway. C. N. Reed, *Acting Man.*

National Insurance & Guarantee Corporation, Limited.

Established 1894. Objects—Fire, Accident and General insurance business CAPITAL—Authorised, £119,174, in 543 6 per cent. Preference shares of £3 each, 53,123 Ordinary shares of 5s. each and 104,265 Ordinary shares of £1 each.

REGISTERED OFFICE—5, Fenchurch street, London, E.C.3. Messrs. Wilson, de Zouche & Mackenzie, *Auditors*. Last, Riches & Fitton, *Solicitors*.

National Insurance Company of New Zealand, Limited.

Established 1873. Objects—Fire, Marine, Accident.

HEAD OFFICE—126, Rattray street, Dunedin, New Zealand. John Moloney, *Chairman*; A. Mumford, *Gen. Man.*

BRANCH OFFICES—Auckland: 12, O'Connell street. H. A. B. Brabant, *Man.*

Wellington: 22, Custom House quay. V. M. Edgar, *Man.*

Hawke's Bay: Williams & Kettle, Ltd., Napier.

Gisborne: Williams & Kettle, Ltd.

Taranaki: Brougham street, New Plymouth. R. H. Layton, *Man.*

Wanganui: 14, Victoria avenue. A. T. B. Jamieson, *Man.*

Canterbury: 118, Hereford street, Christchurch. T. H. Mills, *Man.*

Southland: Crescent, Invercargill. A. Sharp, *Man.*

Otago: 126, Rattray street, Dunedin. J. D. Robb, *Man.*

Australia: R. A. Crozier, *Controlling Officer*.

New South Wales: 19, O'Connell street, Sydney. J. R. Lauder, *Man.*

Lismore: S. H. Green, *Man.*

Newcastle: H. J. Toohey, *Man.*

Queensland: 96-8, Eagle street, Brisbane. D. S. Cameron, *Man.*

South Australia: National building, 33, Waymouth st., Adelaide. E. G. Lodge, *Man.*

Victoria: 360, Collins street, Melbourne. R. A. Crozier, *Man.*

Continued

National Insurance Company of New Zealand, Limited.—continued.

West Australia: National house, 49, William street, Perth. R. D. Langley, *Man.*
 Launceston: C. J. Weedon Pty, Ltd.
 Hobart: R. M. Harvey & Son.

LONDON OFFICE—9, St. Helen's place, E.C.3. *Object*—Marine. National Mortgage and Agency Co. of New Zealand, Ltd. (P. H. Cooke, *Man.*), *London Agents.* Telegrams—CHIEFTAIN, Stock, London. Phone—National 6141.
 Cables—OTAGO, London.

National & Local Government Officers' Mutual Insurance Association, Ltd.

Established 1890. A mutual Association. Year ends 31st Dec.

DIRECTORS—S. Lord, F.I.M.T.A., F.S.A.A., *Chairman*; G. W. Coster, M.B.E., *Vice-Chairman*; W. W. Arncliffe; Sir James Curtis, K.B.E., D.L., J.P.; W. H. Leigh-Smith, F.S.A.A.; W. E. Lloyd, F.S.A.A.; C. A. W. Roberts, M.B.E.; W. A. Shee; W. H. Whinnerah, A.C.I.S.

ADDRESS—24, Abingdon street, Westminster, S.W.1. Phone—Whitehall 9351. (6 lines). John Simonds, M.A., *Gen. Man.*; L. Hill, *Gen. Sec.*; Messrs. Jackson Pixley & Co., *Auditors.*

National Motor and Accident Insurance Union, Limited.

Registered 29th June, 1896, as the National Carriage & Horse Owners' Accident Ins. Union, Ltd. In November, 1932, the title was changed to above. CAPITAL—Authorised, £20,000, in shares of £1 each. Issued, 3,665 shares. Paid up, £916 (5s. per share).

DIRECTORS—Wm. Richardson, *Chairman*; E. Champion; W. H. Hopwood; W. Smith; O. Yates.

Objects—Motor, Drivers' Accident and Horse.

ADDRESS—28, Shudehill, Manchester, 4. Telegrams—PILLION. Phones—Deansgate 3532 (3 lines). Board day—Friday. Wm Smith, *Man. and Sec.*; Whinney, Smethurst & Co., C.A., *Auditors*; F. S. Rhodes & Bethell Jones, *Solicitors*

National Mutual Aid Society (Friendly and Approved Sections).

Established 1886. *Objects*—Provision for Sickness, Death and House Purchase.

ADDRESS—100-2, Lake road, Portsmouth. A. J. Adams, *Chairman*; C. Strudwick, F.C.I.T., *Sec. and Treas.*; Larcome & Winter, *Solicitors*; Howard Morris & Crocker, *Auditors.*

NATIONAL MUTUAL INDEMNITY Ins. Co., Ltd. (See Advt. page lxxvii)

Established 1914. Company limited by guarantee. Year ends 28th Feb.

DIRECTORS—W. J. Dean, *Chairman*; G. Jackson; S. J. Lovett; W. R. Jones; T. Walsh, J. H. Crocker; A. Smith; F. H. Newman.

Objects—Workmen's Compensation Insurance, either alone or in conjunction with Personal Accidents, Public Liability and Driving Accidents Insurances. Board day—Second Tuesday in each month. Thos. Walsh and S. J. Lovett, *Jt. Man. Dirs.*; Thos. Walsh, *Sec.*; Morris Gregory, Holmes & Hansford, *Auditors*; James Chapman & Co., *Solicitors.*

HEAD OFFICE—12, York st., Manchester, 2. Telegrams—MUTUAL, Manchester. Phone—Central 1127-8.

LONDON OFFICE—9, Billiter square, E.C.3. Phone—Royal 1927-8. W. J. Butterley, *Man.*

BRANCH OFFICES—Glasgow: 134, St. Vincent street, C.2. Robert Tully, *Man.* Phone—Central 8608.

Aberdeen: Britannic house, Crown street. R. Duthie Jack, *Man.* Phone—4325.

Newcastle: 95, Pilgrim street. W. Smith, *Man.* Phone—Central 24794.

Birmingham: 14, New street. T. E. Machin, *Man.* Phone—Midland 1782.

NATIONAL MUTUAL LIFE Association OF AUSTRALASIA, Ltd.

(See Advt. page xxxv)

Established 1869. *Objects*—Life and Annuity.

HEAD OFFICE—Collins and Queen streets, Melbourne. Sir Harold D. Luxton, K.B., *Chairman*; C. A. Norris, C.B.E., F.I.A., *Gen. Man. & Act.*

BRANCH OFFICES—South Africa (Cape Town): N. V. DeKock, *Man.*

New South Wales (Sydney): O. C. D. Gower, *Man.*

New Zealand (Wellington): W. A. Martin, A.I.A., *Man.*

Queensland (Brisbane): F. G. Brown, *Man.*

South Australia (Adelaide): R. A. Lyons, *Man.*

Tasmania (Hobart): T. R. Lorimer, *Man.*

Western Australia (Perth): E. B. Bayly, A.C.U.A., *Man.*

Ceylon (Colombo): R. M. West, *Man.*

India (Bombay): Hugh Pollett, *Sec.*

Continued

NATIONAL MUTUAL LIFE Association OF AUSTRALASIA, Ltd.—continued.Calcutta: Bird & Co., *General Agents*.Singapore: Boustead & Co., Ltd., *General Agents*.

HEAD OFFICE FOR GREAT BRITAIN AND IRELAND—5, Cheapside, London, E.C.2.
Telegrams—SECURELY, Cent. *Phone*—City 1606 (4 lines). *Board day*—3 p.m.
 Tuesday. Robert Chancellor Nesbitt, *Chairman*; J. T. Campbell, F.F.A., *Man.*;
 A. Currie, F.F.A., *Sec.*; H. N. Cole, *Agency Man.*; Peat, Marwick, Mitchell & Co.,
Auditors; H. W. Collier, M.D., *Chief Medical Officer*; Markby, Stewart & Wadesons,
Solicitors.

West End: 11, Haymarket, S.W.1. C. A. Richer, *Sec.*City: 101, Leadenhall street, E.C.3. S. W. Mills, *Sec.***BRANCH OFFICES**—Belfast: 7, Wellington place. J. S. W. Gunning, *Sec.*Birmingham: 37, Temple street. H. E. Alexander, *Sec.*Bristol: Canada house, 44, Baldwin street. S. H. Joy, *Sec.*Cardiff: 5, St. John's square. F. Jenkins, F.C.I.I., *Sec.*Dublin: 13, Dame street. W. K. Gibson, P.C., *Sec.*Edinburgh: 4, York place. W. T. Ramsay, *Sec.*Glasgow: 180, Hope street. J. A. Coventon, *Sec.*Leeds: 5, East parade. G. F. Thompson, *Sec.*Leicester: 12, Bowling Green street. T. H. Redford, *Sec.*Liverpool: 25, Castle street. A. L. de la Perrelle, *Sec.*Manchester: 11, Albert square. J. B. Howden, *Sec.*Maidstone: Star house. R. C. Ridley, *Sec.*Newcastle-on-Tyne: 128, Grainger street. P. H. Edwards, F.C.I.I., *Sec.***NATIONAL MUTUAL LIFE Assurance Society.** (See Advt. page xxxvi)

Established 1830, as the National Life Assurance Society. In 1896 the Mutual Life Assurance Society (est. 1834) became amalgamated with the National Life, the title being then altered to above. This is a mutual Society. Year ends 31st Dec.

DIRECTORS—John Maynard Keynes, C.B., *Chairman*; Hon. Francis N. Curzon, *Deputy-Chairman*; E. H. Davenport; Oswald Toynbee Falk, C.B.E.; Sir Walter T. Layton, C.H., C.B.E.; Gordon Leith, C.B., C.B.E.; Kenneth A. E. Moore, F.C.A.

Object—Life. *Board day*—2.0, Wednesday. G. H. Recknell, F.I.A., F.F.A., *Act. and Man.*; W. S. Simpson, *Agency Man.*; J. W. More, F.F.A., *Joint Act.*; Ball, Baker & Co., Bolton, Pitt & Breden, *Auditors*; J. J. Conybeare, M.D., F.R.C.P., *Medical Officer*; Burchells and Wilde, Sapte & Co., *Solicitors*.

HEAD OFFICE—39, King street, Cheapside, London, E.C.2.*Telegrams*—UNDOUBTED, Cent. *Phone*—Metropolitan 8655.**BRANCH OFFICE**—London: 39, King street, E.C.2. R. F. Barraclough, *Sec.*;
F. A. Cormack, *Asst. Sec.* *Phone*—Metropolitan 8655.Birmingham: Winchester house, Victoria square. R. C. Gaywood, *Sec.**Phone*—Midland 3397.Bristol: Lloyd's Bank chambers, 55, Corn street. G. S. Beacham, *Sec.* *Phone*—25106.Edinburgh: 25, Frederick street. John Currie, *Special Rep.* *Phone*—26382.Exeter: 1, Bedford circus. Gilbert Price, *Res. Insp.* *Phone*—4643.Leeds: 25, Bond street. A. Wilton Steer, *Sec.* *Phone*—Leeds 23183.Manchester: 21, Spring gardens. Alec Neill, *Sec.* *Phone*—Deansgate 3069.Nottingham: Armitage chambers, Victoria street. D. A. Cole, *Res. Insp.**Phone*—40684.**National Parcels Insurance Company, Limited.**

Registered 4th April, 1913. In 1927 this Company became allied with the Sun Ins. Office, Ltd. **CAPITAL**—Authorised and issued £10,000 in 10,000 shares of £1 each, fully paid.

DIRECTORS—Wm. W. Otter-Barry, *Chairman*; H. R. Hobson; D. B. Fallon; C. C. Turner; H. W. Stokes; R. H. J. Kepple; H. W. Hodgkinson; Charles Sharrock, *Underwriter*; B. L. Stephens, *Asst. Underwriter*.

Objects—Insurance of Parcels and Goods, etc., in transit by land or water; Goods on Delivery Vehicles, Haulage Contractors and carriers, Baggage, Furniture Removals, Travellers' Samples, etc.; Land, Sea, Air.

HEAD OFFICE—5-7, Whittington avenue, Leadenhall street, E.C.3.*Telegrams*—PARINSTCO, Stock. *Phone*—Mansion House 6656-7.**National Plumbers' Mutual Plate Glass Insurance Company, Limited.**

Registered 25th Feb., 1902. **Object**—Plate Glass. **CAPITAL**—Authorised, £2,000, in shares of £1 each, all issued. Paid up, £500 (5s. per share paid).

ADDRESS—31a, Ivgate, Bradford, Yorks. M. Pearson, *Sec.* *Phone*—1371.

NATIONAL PROVIDENT Institution.

(See Advt. page xxxvii)

Established 1835; incorporated 1910. This is a mutual Society.

DIRECTORS—Robert E. Dickinson, *Chairman*; Charles R. W. Adeane, c.b.; L. E. D. Bevan; Hon. Claude Hope Hope-Morley; L. F. Hovil, F.I.A.; A. B. Leslie-Melville; Lt.-Gen. Sir George Macdonogh, g.b.e., k.c.b., k.c.m.g.; Rt. Hon. Viscount Mersey, c.m.g., c.b.e.; Rt. Hon. the Earl of Radnor; Vincent W. Yorke.

Object—Life. **Board day**—20, Tuesday. H. E. Melville, F.I.A., *Man. & Act.*; J. F. Bunford, M.A., F.I.A., *Asst. Man.*; W. E. Norton, F.I.A., *Asst. Act.*; W. Pollock, F.I.A., *Asst. Sec.*; W. Cash, F.C.A., F. W. J. Jackson, F.C.A., *Auditors*; G. R. Morris (Messrs. Druces & Attlee), *Solicitor*.

HEAD OFFICE—48, Gracechurch street, London, E.C.3.

Telegrams—NATIDENT, Bilgate. **Phone**—Mansion House 1927-8.

E. J. W. Addington, C. Ellis, H. E. Kemp, *London District Mans.*

BRANCH OFFICES—151-2, Imperial house, 80-86, Regent street, W.1.

Phone—Regent 2686. E. T. Philipps, *Man.*

Belfast: 26, Howard street. F. J. Cole, *Man.*

Birmingham: 150, Edmund street. R. St. J. R. Runcels-Moss, *Man.*

Bristol: 37, Queen square. H. C. Muir, *Man.*

Meadowlands, Galmington, Taunton. D. A. Smith, *Res. Insp.*

Hull: 138, Spring bank. G. Cross, A.C.I.I., *Res. Sec.*

Leeds: Post Office house. Jesse Williams, D.S.O., F.C.I.S., *Man.*

Lincoln: 194, Boultham Park road. F. W. Ensor Smith, *Dis. Sec.*

Liverpool: 253, Martins Bank bldg., Water street. H. Williams, A.C.I.I., *Man.*

Pentir, Ruthin road, Denbigh. O. Tudur Lewis, *Insp.*

Maidstone: Grove End, Weaving street. J. R. Miles, *Res. Insp.*

Manchester: Lloyds Bank buildings, King street. *Man.*

Newcastle: Singleton house, Northumberland road. W. Locke, *Man.*

Lawrence house, Levens, Kendal. J. Graham, *Res. Insp.*

Norwich: 55, London street. C. E. Pattenden, *Man.*

Reading: King Edward buildings, Station road. N. J. McMillan, *Man.*

Winchester: Beckys, Crawley. H. E. Bailey, *Insp.*

Scotland—Glasgow: 163, West George street. Matthew Lindsay, J.P., F.C.I.I., *Man.*

for Scotland; W. Yuill, Jr., *Assistant*.

Aberdeen: 480, Union street. George Crawford, A.C.I.I., *Sec.*

Dundee: 46, Reform street. N. A. Paterson, F.C.I.I., *Res. Insp.*

NATIONAL PROVINCIAL Insurance Co., Ltd. (See Advt. page lxxviii)

Registered 19th June, 1854, as the National Provincial Plate Glass Ins. Co. On 17th June, 1885, was registered as limited. In 1912 the title was changed to National Provincial Plate Glass & General Ins. Co., Ltd., when powers were obtained enabling the Company to transact all classes of insurance business, except life. In 1921 the title was altered to above. In 1909 this Company became allied with the Royal Exchange Assurance. The following Companies have been amalgamated with the National Provincial Ins. Co.:—Beacontree Plate Glass, 1921; Croydon & District Plate Glass, 1916; Ealing & District Plate Glass, 1919; Kensington Mutual Plate Glass, 1921; Merchants' Indemnity (plate glass business), 1909; Mutual Plate Glass, 1915; Nantwich Mutual Plate Glass, 1921; South African Plate Glass, 1907; Southern Counties Union, 1887; Staines & District Mutual Plate Glass, 1916; Standard Plate Glass of Scotland, 1918. **CAPITAL**—Authorised, £50,000, in 10,000 shares of £5 each. Issued, 4,105. Paid up, £20,525 (each share fully paid). Year ends 31st Dec.

DIRECTORS—Sir Spencer Portal, *Chairman*; Sir Herbert E. Blain, c.b.e.; Percy F. H. Hodge; Colin Hugh Smith.

Object—Plate Glass. **Board day**—2 p.m. 1st Wednesday of the month. J. H. Luxton, *Man.*; P. E. Hodge, *Sec.*; Elles, Salaman, Hepburn & Macleod, *Auditors*; Gard, Lyell & Co., *Solicitors*.

HEAD OFFICE—66, Ludgate hill, London, E.C.4. (Warehouse and Factory: Upper Ground, Blackfriars, S.E.1.) **Telegrams**—PLAGLASINS, Cent., London: Cable Code: Bentleys. **Phone**—City 6752.

BRANCH OFFICES—Birmingham: 1, Victoria square. H. Simpkin, *Man.*

Phone—Midland 1867-8.

Bedford: General Library buildings, Harpur street. W. S. Chirnside, *Man.*

Phone—2968.

Brighton: 130, Queen's road. E. M. Biddle, *Man.* **Phone**—4541

Bristol: 41, Corn street. S. Q. Platts, *Man.* **Phone**—23053.

Dundee: 51 and 53, Meadowside. J. S. Inglis, *Man.* **Phone**—5161.

Edinburgh: 8, Castle street. J. S. Inglis, *Man.* **Phone**—Central 22158.

Glasgow: 91, West George street, C.2. W. P. Campbell, *Man.* **Phone**—Central 9488.

Hull: Middleton chambers, Lowgate. J. A. McLaren, *Man.* **Phone**—35861-2.

Ipswich: 8, Butter market. R. G. Somerford, *Man.* **Phone**—3647.

Leeds: 37, Park row. A. G. Peters, *Man.* **Phone**—Central 29004.

Continued

NATIONAL PROVINCIAL Insurance Co., Ltd.—continued.

Liverpool: 26, Exchange street East, 2. G. A. J. Pattison, *Man.*

Phone—Central 3181.

37, Moorfields. A. Willis & Co., *Mans.* *Phone*—Central 1855.

Manchester: Ship Canal house, King street, 2. W. H. Mills, *Man.*
Phone—Deansgate 2505.

Newcastle: 8, Mosley street, 1. W. R. Millar, *Man.* *Phone*—21223.

Nottingham: 7, Low pavement. L. G. Capes, *Man.* *Phone*—42260.

Plymouth: 24, Lockyer street. F. N. Bloxson, *Man.* *Phone*—5019.

Reading: 27/28, Market place. J. B. Kellar, *Man.* *Phone*—3778

Sheffield: 87, Fargate, 1. H. F. Rothwell, *Man.* *Phone*—25836.

Southampton: 83, Above Bar. C. W. Davies, *Man.* *Phone*—6131.

Stratford: 53, The Broadway, E.15. S. Tucker-Williams, *Man.*

Phone—Maryland 2341-2.

Tunbridge Wells: 32, Mount Pleasant road. D. W. J. Nichols, *Man.* *Phone*—994.

Navigators and General Insurance Company, Limited.

Registered 1st March, 1921. In 1921 this Company became associated with the Eagle Star Ins. Co., who guarantee the due fulfilment of all "Navigators" policies. CAPITAL—Authorised, £10,000, divided into 9,000 10 per cent. cumulative participating preference shares of £1 and 20,000 ordinary shares of 1s. each. Issued, 2,475 preference and 20,000 ordinary. Paid-up, £3,411 5s. (2,355 preference fully paid, 225 preference 5s. paid, 20,000 ordinary fully paid).

DIRECTORS—Vice-Admiral Sir Edward Heaton-Ellis, K.B.E., C.B., M.V.O., *Chairman*; W. H. Coombs; F. H. W. Church, C.C., F.C.I.B.; R. W. A. Faulkner, A.I.N.A.

Objects—Insurance requirements of Royal and Merchant Naval Officers; Yacht and Motor Boat, Marine, etc.

REGISTERED OFFICE—Oriental house, New Broad street, London, E.C.2. Telegrams—AVIGATINSU, Fen. *Phone*—National 0091 (4 lines). W. Hall Keen, C.A., *Auditor*; Warmington's, *Solicitors*.

UNDERWRITING DEPT.—23, Leadenhall street, E.C.3. *Phone*—Mansion House 2121 (4 lines). R. W. A. Faulkner, A.I.N.A., *Underwriter*.

NEW INDIA Assurance Co., Ltd., of BOMBAY. (See Advt. page 8)

Established 1919. Objects—Fire, Marine, Accident and Life. HEAD OFFICE—Bombay. Sir Nowroji Saklatvala, K.B.E., C.I.E., *Chairman*. Telegrams—NIASURANCE, Bombay.

LONDON—Bell Yard, Gracechurch street, E.C.3. Sedgwick, Collins (Agencies) Ltd., *Agents*. Telegrams—REINSEGE, Stock, London. *Phone*—Mansion House 8648 (2 lines).

New Ireland Assurance Company, Limited.

Registered in Ireland 16th Dec., 1924. CAPITAL—£50,000, in shares of £1 each, all issued. Paid up, £15,690 (12,760 shares 10s. paid, 37,240 5s. paid). Dividend for 1935, 10 per cent., less tax, 1936, 10 per cent., free of income tax, and for 1937, 12½ per cent., free of income tax. Year ends 31st Dec.

DIRECTORS—D. McCullough, *Chairman*; George J. Nesbitt; Tomas O'Nuallain, L.F.I.; Frank Thornton; Eamon Newth; M. J. Campbell, F.F.I., P.C.; M. W. O'Reilly, F.C.I.I., *Man. Dir. and Vice-Chairman*.

Objects—Life (Ordinary and Industrial), Fire, Motor, Burglary, Driving Accidents, Third Party Personal Accident, Fidelity Guarantee, Plate Glass, Engineering and Boilers.

HEAD OFFICE—12, Dawson street, Dublin. Telegrams—EIRENUA, Dublin. *Phone*—44364 (5 lines). M. W. O'Reilly, F.C.I.I., *Man. Dir.*; M. J. Campbell, *Sec.*; Kenny & Co., *Auditors*.

LONDON OFFICES—5, Bishopsgate, E.C.2. Registered London Offices: 5, Bishopsgate, London, E.C.2. For all classes of Motor Business.

New Zealand Government Life Insurance Department.

Established 1870. Object—Life Insurance. Head Office—Wellington, N. Zealand. W. E. Arnold, *Commissioner*; J. W. Macdonald, *Dep. Com. and Sec.*; P. M. West, *Accountant*; T. P. Laurenson, *Supervisor*; H. A. H. Gilmer, M.D., *Medical Officer*.

LONDON—The High Commissioner for New Zealand, 415, Strand, W.C.2.

New Zealand Insurance Company, Limited.

Established 1859. Objects—Fire, Marine, Accident and Trustee.

HEAD OFFICE—Queen street, Auckland, New Zealand. A. I. Johns, *Gen. Man.*; R. King, *Trust Man.*

BRANCH OFFICES—London: (Marine only) 37-39, Lime street, E.C.3. C. E. Maligny, *Man.* Telegrams—CLAUSULAR. *Phone*—Mansion House 0922.

Underwriting Room—10-11, Lime street, E.C.3. *Phone*—Mansion House 6919.

Liverpool: 13, Castle street (Marine only). H. S. Perry, *Man. and Underwriter*.

Telegrams—NEWZICO. *Phone*—Central 1947.

Newark Tradesmen's Plate Glass Insurance Association, Limited.Established 1909. *Object*—Plate Glass.ADDRESS—Market place, Newark-on-Trent. Fred T. Jones, *Sec.***Newcastle and District Plate Glass Insurance Company, Limited.**

(Controlled by the Yorkshire Insurance Company, Limited.)

Established 1902. *Object*—Plate Glass.

ADDRESS—Bolbec Hall, Westgate road, Newcastle-on-Tyne.

Phone—20814 and 20815. E. Miller, F.C.I.I., *Sec.***Non-Tariff Fire and General Insurance Co., Ltd., The**Established 1909. *Objects*—Fire, Accident, Family Health and General Insurance.

Capital £50,000 in £1 Ordinary Shares.

HEAD OFFICE—60, Strand, London, W.C.2. Sir James Lochure, *Chairman*; Henry S. May, *Man. Dir.***NORTH BRITISH & MERCANTILE Ins. Co., Ltd. (See Advt. page xxxix)**

Established 1809 as the North British Ins. Co. In 1823 this Company commenced to do life business in addition to fire. In 1862 the title was altered to North British & Mercantile Ins. Co., when the Company took over the business of the Mercantile Fire Ins. Co. In 1920 the Company was registered as limited. The following Companies have been amalgamated with the North British & Mercantile: Mercantile Fire, 1862; Morayshire Fire, 1855; Newcastle Fire, 1859; Scottish Provincial, 1889; United Kingdom Life, 1862; Universal Life, 1901; Volunteer Service Life, 1865; the following Companies are allied with the North British & Mercantile:—Fine Art & General, 1917; Insurance Office of Australia, 1922; Ocean Marine, 1907; Railway Passengers, 1910.

CAPITAL—Authorised, £6,000,000, divided into £3,000,000 4 per cent. preference stock and 2,400,000 ordinary shares of £1 5s. each. Issued, £1,750,000 preference stock and 2,200,000 ordinary shares. Paid-up, £3,468,750 (ordinary shares 1,100,000 fully paid and 1,100,000 with 6s. 3d. paid). Dividend for 1935 to 1937, 6s. 3d. per share, less tax (whether fully or partly paid). Dividend for 1934, 24s. per £5 share, £1 5s. paid. Year ends 31st December.

DIRECTORS—The Rt. Hon. the Viscount Wakefield of Hythe, G.C.V.O., C.B.E., LL.D., *Chairman*; Hon. Robert H. Brand, C.M.G., *Deputy-Chairman*; Lt.-Col. Hubert F. Barclay; F. R. S. Charles; Hon. A. O. Crichton; The Rt. Hon. Earl Grey, Charles Ker, LL.D.; Cyril H. Kleinwort; Charles Morley; H. W. B. Schröder; J. C. Scott; J. W. Shaip; Rt. Hon. Sir Guy Fleetwood Wilson, G.C.I.E., K.C.B., K.C.M.G.

Objects—Fire, Life, Annuities, Marine, Burglary, Accidents, etc. *Court day*—12.30 alternate Wednesdays. H. S. Milligan, *Gen. Man.*; Thomas Frazer, F.F.S., *Deputy Gen. Man. & Sec.*; E. Lansdowne, *Asst. Man.*; A. E. Ridoutt, *Joint Sec.*; G. Starkey, *Asst. Sec.*; H. J. P. Oakley, F.I.A., *Act.*; J. H. Eddison, *Man. for Scotland*; H. W. Collier, M.D., A. C. Douglas Firth, M.D., F.R.C.P., London; W. A. Alexander, M.B., CH.B., F.R.C.P.E., Edin., *Medical Officers*; Lindsay, Jamieson & Haldane, C.A., *Auditors*; Bircham & Co., London; J. & F. Anderson, W.S., Edin-
burgh, *Solicitors*.

HEAD OFFICES—London: 61, Threadneedle street, E.C.2. *Telegrams*—NORBRIT.
Stock, London. *Phone*—London Wall 2320.

Edinburgh: 64, Princes street. *Telegrams*—NORTH, Edinburgh.

Phone—Central 26141.

BRANCH OFFICES—London: 7, Waterloo place, S.W.1. John E. Elder, *Man.*; R. C. Boesley, *Asst. Man.* *Phone*—Whitehall 3261.

12, Mincing lane, E.C.3. E. A. Bradgate, *Man.* *Phone*—Mansion House 2713.

144-5, High street, Shoreditch, E.1. W. H. Harris, *Man.* *Phone*—Bishopsgate 2095.

55-58, Chancery lane, W.C.2. R. A. Pankhurst, *Man.* *Phone*—Holborn 5932.

51, Borough High street, S.E.1. J. F. Barratt, *Man.* *Phone*—Hop 2268.

14, Harrow road, W.2. C. B. Flanagan, *Man.* *Phone*—Paddington 4094.

71-73, The Grove, Stratford, E.15. F. Russell, *Man.* *Phone*—Maryland 4661.

207, Streatham High road, Streatham, S.W.16. E. J. R. Ellis, *Insp.*

Phone—Streatham 7660.

Bridgeway house, Hammersmith Bridge road W.6. W. H. Cooper, *Insp.*

Phone—Riverside 3820.

Aberdeen: 93, Union street. A. Marquis, *Man.*; R. M. Murdoch, *Accdt. Supt.*
Telegrams—NORTH. *Phone*—Aberdeen 5812.

South Africa: 84, Commissioner street, Johannesburg. L. H. Campling, *Man. for South Africa*.

Cape Town: Boston house, 44-46, Strand street. S. H. Cullis, *Man.*

Durban, Natal: 314, Smith street. J. O. Price, *Man.*

Pretoria: Bourke Trust buildings. W. J. E. Pennink, *Man.*

Salisbury: South African Mutual building. C. G. Woodward, *Man.*

Argentine: 427, Calle Bartolomé Mitre, Buenos Aires. G. T. Smith, *Man.*

Continued.

NORTH BRITISH & MERCANTILE Insurance Co., Ltd.—continued

- Australasian Chief Office: 54, Market street, Melbourne. W. R. Cave, *Man. for Australasia*.
 New South Wales: 250, George street, Sydney. H. L. Stainer, *Man.*
 Queensland: 349-353, Queen street, Brisbane. H. R. Pickworth, *Man.*
 South Australia: Bowman buildings, King William street, Adelaide.
 G. H. Leech, *Man.*
 Victoria: 52, Market street, Melbourne. E. O. Duncan, *Man.*
 West Australia: 125-31, St. George's terrace, Perth. H. V. Highman, *Man.*
 Tasmania: Cr. Collins and Argyll streets, Hobart. H. G. Doolan, *Man.*
 New Zealand—Wellington: 144, Featherstone street. D. E. Wilkie, *Man. for New Zealand*.
 Auckland: 19, High street. C. I. McKean, *Man.*
 Christchurch: 168, Manchester street. K. B. Bain, *Man.*
 Ayr: 34, New Bridge street. R. J. Rankine, *Insp. Phone—Ayr 1157*.
 Barnsley: 9, Royal street. J. J. Pattison, *Insp. Phone—686*.
 Belfast: North British & Mercantile buildings, 16, Howard street. G. F. Sparrow, *Man.*; R. H. Smullen, *Life Sec.*; L. M'Iroy, *Accdt. Sec. Telegrams—MERCANTILE Phone—2585*.
 Bexhill: 35, St. Leonards road. L. S. Tyler, *Insp. Phone—433*.
 Birmingham: 126, Colmore row. J. O. Clark and S. R. Peploe, *Mans. Telegrams—NORBRIT. Phone—Central 7561*.
 Bolton: 1, Crown street. K. G. Swale, *Insp. Phone—1494*.
 Boston: 38, Market place. R. F. Sandy, *Insp. Phone—2803*.
 Bournemouth: 52, Old Christchurch road. Wm. Trotter, *Insp. Phone—4071*.
 Bradford: 44-46, Swan arcade. R. Holmes, *Insp. Phone—3532*.
 Brighton: 130c, Queen's road. F. Eastwood, *Sec. Phone—5135*.
 Bristol: 9, 10 & 11, Broad street. C. R. Robinson, *Man.*; W. H. Conn, *Accdt. Sec. Telegrams—NORBRIT. Phone—21276*.
 Belgium—Brussels: 204, Rue Royale. A. W. Pimblott, *Man.*
 Burnley: 19a, Manchester road. B. Cotter, *Sec. Phone—2320*.
 Burton: Anglesey chambers, 19, Station street. W. J. Tompson, *Sec. Phone—2208*.
 Bury: Victoria buildings, Silver street. E. Wilde, *Insp. Phone—775*.
 Bury St. Edmunds: 3, Cornhill. H. Holmes, *Insp. Phone—415*.
 Cambridge: 104, Tenison road. D. J. Powell, *Insp.*
 Canada: 460, St. François Xavier, Montreal.
 E. J. Kay, *Man. for Canada and Newfoundland*.
 Toronto: 26, Wellington street East. S. C. Hopkins, *Man.*
 Vancouver: 626, Pender street West. A. E. Bibbs, *Man.*
 Winnipeg: 608, Avenue building. H. Pellowe, *Man.*
 Edmonton: Empire block, 101st street. F. W. Douglas, *Insp.*
 Regina: 403, Kerr building, Scarth street. J. R. Green, *Insp.*
 Cardiff: New street. J. Phillips, *J.P., Man.*; H. E. Dalling, *Accdt. Sec. Telegrams—NORBRIT. Phone—5347*.
 Carlisle: North British & Mercantile buildings, 1, Warwick road. W. A. Sinclair, *Insp. Phone—267*.
 Carmarthen: 49, King street. W. J. Jewell, *Insp.*
 Chester: Westminster Bank chambers, St. Werburgh street. F. H. Clabrough, *Insp. Phone—2848*.
 Chesterfield: Bank buildings, 2, Glumangate. D. Shore, *Insp. Phone—2359*.
 China: 259, Kiangse road, Shanghai. A. M. Bourne, *Man.*
 Colchester: 150b, High street. C. F. Judge, *Man. Phone—3818*.
 Cork: 76, South Mall. S. L. Horne, *Insp. Phone—862*.
 Coventry: 43, Green lane. W. F. Turner, *Insp. Phone—67165*.
 Croydon: 8, 9 & 10, Katharine street. H. M. Christian, *Man.*
 H. F. C. Wells, *Fire Supt. Telegrams—NORBRIT. Phone—Croydon 2184*
 Darlington: 9 & 10, Tubwell row. J. K. Morris, *Insp. Phone 3010*
 Derby: 34, Iron Gate. W. Payne, *Insp. Phone—1288*.
 Devonport: 6, Chapel street. P. H. Smith, *Man. Phone—288*.
 Doncaster: 3, St. George Gate. J. H. Blackie, *Insp. Phone—202*.
 Dublin, C.2: 1, Dawson street. C. J. Macdougald, *Man.*; H. Dowse, *Accdt. Supt. Telegrams—NORTH BRITISH. Phone—44331*.
 Dumfries: 8, Bank street. H. M. Martin, *Insp. Phone—420*.
 Dundee: 21, Albert square. W. M. Henderson, *Man. Telegrams—NORTH. Phone—3323*.
 Egypt—Alexandria: 15, Place Ismail ler Cairo: 1, Rue Centrale. Messrs. David Rofe and Sons, *Mans.*
 Elgin: 1, South street. C. Wilson, *Insp. Telegrams—NORTH. Phone—319*.
 Exeter: 32, Catherine street. H. Harrison, *Insp. Phone—3127*.
 Galashiels: 9, Island street. A. C. Glegg, *Insp. Phone—200*.
 Germany—Hamburg: Mönckebergstrasse 7. E. C. Tacchi, *Man.*

Continued.

NORTH BRITISH & MERCANTILE Insurance Co., Ltd.—continued.

- Glasgow C.2: North British & Mercantile Insurance building, 200, St. Vincent st.
W. A. Borland, *Man.*; Q. J. Guttridge, *Fire Sec.*; A. Emslie, *Accdt. Sec.*
Telegrams—NORBRIT. Phone—Central 5273.
- Gloucester: Eastgate house. W. N. Johnston, *Insp. Phone—2640.*
- Grimsby: 1, Osborne street. H. Tully, *Insp.*
Telegrams—NORBRIT. Phone—Central 2919.
- Halifax: Bank chambers, Crown street. D. A. Manson, *Insp. Phone—4469.*
- Harrogate: 12, St. James' drive. J. H. Crabtree, *Insp. Phone—2840.*
- Huddersfield: Britannia buildings, St. Peter's street. Harold A. Adams, *Insp.*
Phone—1577.
- Hull: Ocean chambers, Lowgate. H. C. Brown, *Man. Telegrams—NORBRIT.*
Phone—36635.
- India—Bombay: 276, Hornby road. P. E. Fielding, *Man.*
Calcutta: 101/1, Clive street. W. E. Price, *Sec.*
- Inverness: 19, Church street. E. D. A. Smart, *Sec.*
Telegrams—NORTH. Phone—354.
- Ipswich: Wolsey chambers, 24, Tavern street. C. F. Judge, *Man. Phone—2652.*
- Jersey: 12, Hill street. C. P. Rumfitt, *Insp. Phone—Central 1810.*
- King's Lynn: Tuesday Market place. H. W. Roalfe, *Insp. Phone—437.*
- Kirkcaldy: 191, High street. J. Balfour, *Insp. Phone—2475.*
- Leeds: North British & Mercantile buildings, East parade. C. A. Brayshaw,
Man.; E. H. Pyett, *Asst. Man.*; P. S. Raper, *Life Supt.*
Telegrams—NORTH BRITISH. Phone—City 20391.
- Leicester: Bank chambers, Town Hall sq. F. Grant, *Man. Telegrams—NORBRIT.*
Phone—20231.
- Liverpool: 7, Tithebarn street. J. Longridge, *Man. Telegrams—NORBRIT.*
Phone—Central 862.
- Londonderry: 33, Marlboro' street. W. A. Frankland, *Res. Insp.*
- Lowestoft: 43, Milton road. L. S. Byatt, *Res. Insp.*
- Luton: Prudential chambers, Upper George street. C. W. E. Dawson, *Insp.*
Phone—1436.
- Maidstone: Mill chambers, 1, Mill street. A. H. Strivens, *Man. Phone—3608.*
- Manchester: 12-13, Booth street. E. M. Jones, and A. Westcott, *Mans.*
Telegrams—NORBRIT. Phones—Central 0541.
- Mansfield: 4, Market chambers. F. B. Hopewell, *Insp. Phone—231.*
- Middlesbrough: 10, Albert road. R. D. Bean, *Sec. Phone—1252.*
- Newcastle: 25, Mosley street. G. H. Aitken and A. C. R. Stephenson, *Jt. Mans.*;
D. C. Allen, *Accdt. Supt. Telegrams—MERCANTILE. Phones—22011.*
- Newfoundland—St. John's: A. Harvey & Co., Ltd., *Gen. Agents.*
- Newport: King's chambers, 67, High street. L. T. Gay, *Insp. Phone—4206.*
- Newry: Arthur street. T. W. Caughey, *Insp.*
- Northampton: North British & Mercantile chambers, 24, Market square. H. W. E.
Butcher, *Man. Telegrams—NORBRIT. Phone—26.*
- Norwich: 46, London street. J. A. Clymer, *Man. J. H. Wainwright, Accdt. Supt.*
Telegrams—NORBRIT. Phone—977.
- Nottingham: 12, Low Pavement. A. E. Green, *Man. H. G. D. Hicks, Life Supt*
Telegrams—NORBRIT. Phone—41538.
- Oldham: 89, Union street. A. Cawley, *Insp. Phone—Main 4744.*
- Oxford: Lloyd's Bank chambers, High street. J. W. Kershaw, *Insp. Phone—2682*
- Perth: 13, High street. A. G. Farquarhanson, *Insp.*
Telegrams—NORTH. Phone—55.
- Plymouth: 1-3, Tavistock road. P. H. Smith, *Man.*
Telegrams—NORBRIT. Phone—60675.
- Portsmouth: 6, King's terrace, Southsea. F. C. Jarnet, *Insp. Phone—73325.*
- Reading: 17, Market place. P. B. Hirst, *Insp. Phone—3726.*
- Scarborough: 38, St. Nicholas street. E. Dawson, *Insp. Phone—1577.*
- Sheffield: Bank chambers, 64, Fargate. G. M. Moore, *Man.*
Telegrams—NORBRIT. Phone—Sheffield 22315.
- Southampton: 8, Portland street. G. A. S. Rhodes, *Man. Phone—5344.*
- Stirling: 75, Murray place. L. Flint, *Insp. Phone—390.*
- Stockport: 5, Wellington road South. G. A. Haworth, *Insp. Phone—3817.*
- Stoke: Town Hall chambers. J. L. Spite, *Insp. Phone—Hanley 4701.*
- Straits Settlements: Meyer chambers, Raffles place, Singapore. R. B. Henly, *Man.*
- Sunderland: 21, John street. J. R. Laws, *Insp. Phone—2610.*
- Swansea: Castle buildings, College street. F. C. Moore, *Sec.*
Telegrams—NORBRIT. Phone—Docks 3753.
- Taunton: 5, Hammet street. S. L. Ward, *Insp. Phone—276.*
- Truro: Midland Bank chambers. H. Ross, *Insp.*
- United States: 150, William street, New York. C. F. Shallcross, *Man.*
- Watford: 83, High street. F. Davison, *Insp. Phone—Watford 5452.*
- Wick: 76, High street. W. J. Miller, *Insp.*
- Wigan: 3, King street. J. S. Grainger, *Insp. Phone—2635.*

North China Insurance Company, Limited.*(Incorporated in China under the Companies Ordinances of Hong Kong.)*

CAPITAL—Authorised, £150,000 in £15 shares, all subscribed and fully paid. Controlled by the Union Insurance Society of Canton, Ltd.

Objects—Marine, Fire, Accident and Burglary.

HEAD OFFICE—Shanghai. Telegrams—MANDARIN, Shanghai.

LONDON OFFICE—Union building, 78, 79, 80, Cornhill, E.C.3. H. C. Gray, *Man.*

Telegrams—MANDARIN, Stock, London. Phone—Avenue 2674 (4 lines).

MARINE UNDERWRITING OFFICE—3-4, Lime street, E.C.3. E. P. Webb, *Underwriter.*

Telegrams—UNICANTON, Stock, London. Phone—Avenue 2674 (4 lines).

North Staffordshire Collieries Mutual Indemnity Limited.

Established 1934. Object—Employers' Liability of Collieries.

ADDRESS—The Coal Trade Office, Stoke-on-Trent. G. P. Hyslop, *Chairman*;
E. A. Wright, *Sec.***North Staffordshire Plate Glass Insurance Company, Limited.**

Established 1893. Object—Plate Glass.

ADDRESS—Trinity buildings, Hanley. Phone—2475. Walton Stanley, *J.P.*,
Chairman; J. B. Parry, *Sec.***North Wales Employers' Mutual Indemnity Company, Limited.**

Established 1898. Object—Employers' Liability.

ADDRESS—Elwy house, King street, Wrexham. Phone—2247. G. H. Haswell,
*Sec.***NORTHERN Assurance Company, Limited.**

(See Advt. page xl)

Established 1836 as North of Scotland Assur. Co., but the title was altered to above the same year. In 1848 was incorporated by Act of Parliament and in 1908 was registered as Limited. The following Companies have been amalgamated with the Northern:—Agriculturalist (life business), 1848; Bon Accord Life & Fire, 1849; Compensation & Guarantee Fund, 1907; Equitable Plate Glass, 1909; Forfarshire & Perthshire Fire, 1856; Home & Colonial (fire and life business), 1866; Medway, 1919; Scottish Freemasons' Life, 1848; Tasmania (fire business), 1918; Western of Scotland Fire & Life, 1847. The following Companies are allied with the Northern:—Indemnity Marine, 1916; London & Scottish, 1923; National Guarantee & Suretyship, 1914; Provident Accident & White Cross, 1917; Royal Scottish, 1914; World Marine & General, 1920. CAPITAL—Authorised, £6,502,500, divided into 67,000 6 per cent. participating preference shares of £7 10s. each and 600,000 ordinary shares of £10 each. Issued, all the preference and 401,661 ordinary. Paid up, £904,161 (preference fully paid and ordinary £1 paid). Dividends for 1937: Preference, 14s. 4.477d. per share, and ordinary, 15s. per share, less tax. (1936, 15s.) Year ends 31st Dec

DIRECTORS—Aberdeen. William Littlejohn Cook, *Chairman*; Robert Williamson Walker, *Deputy-Chairman*; Alexander Stewart Rae Bruce; The Rt. Hon. The Earl of Caithness, C.B.E., D.L.; Francis James Cochran; The Rt. Hon. The Lord Forbes, D.L.; Alfred Martineau.

London: Cecil Lubbock, *Chairman*; Patrick Ashley Cooper, *Deputy Chairman*; Basil William Bloomer; The Hon. Eric Brand Butler-Henderson; Albert Charles Gladstone; Rt. Hon. Lord Glenconner; Edward Dave Asher Herbert, O.B.E.; Rt. Hon. Lord Pender; Rt. Hon. Lord Rankeillour, P.C., J.P.; Lt.-Col. George Bluett Winch.

Objects—Fire, Life, Marine, Accident, Burglary, Employers' Liability, Fidelity Guarantee, Plate Glass, etc.

LONDON OFFICE—1, Moorgate, E.C.2. Telegrams—NORTHERN, Stock. Phone—Metropolitan 1262 (10 lines). Board day—1.0, Thursday. K. K. Peters, *Gen. Man.*; C. H. Leach, *Asst. Gen. Man.*; H. E. W. Lutt, F.I.A., *Act. and Life Man.*; E. W. Harrington, F.I.A., *Asst. Act.*; C. H. Leach, *Sec.*; W. A. Brown, *Asst. Sec.*; J. J. Monkhouse, *Man. Home Fire Dept.*; H. G. Bishop, *Asst. Man. Home Fire Dept.*; C. G. Vaughan, *Man. Foreign Fire Dept.*; Wm. Dalgarno, *Man. Home Accdt. Dept.*; C. Barr, *Man. Foreign Accdt. Dept.*; J. F. Bacon, *Man. Marine Dept.*; S. W. Corley, *London Man. Agency Dept.*; E. Haythornthwaite, *Registrar*; Deloitte, Plender, Griffiths & Co., *Auditors*; Dr. H. W. Collier, *Medical Officer*.

ABERDEEN OFFICE—1, Union terrace. Telegrams—NORTHERN (and Branches). Phone—414. Board day—2.0, Wednesday. R. Mackay, *Man for Scotland*; J. L. Williams, *Sec.*; George Williamson, M.A., M.B., C.M., *Medical Officer*. Adam, Thomson & Ross, *Solicitors*; Jas. Meston & Co., *Auditors*.

MARINE DEPT.—Lloyd's building, London, E.C.3. Telegrams—NORMARASCO, Lime.

BRANCH OFFICES—London: 42, Pall Mall, S.W.1. H. O. Lewis, *Sec.*

Telegrams—NORSURACO, Piccy. Phone—Whitehall 1661 (2 lines).

Continued.

NORTHERN Assurance Company, Limited.—continued.

MERCANTILE OFFICE—Lloyd's building, E.C.3.
 Adelaide: Exchange building, Pirie street.
 Alexandria: St. Mark's buildings. H. G. Watts, *Man.*
 Ashford: 26, Bank street. *Phone*—166.
 Auckland: Williamson's chambers, 41-7, Shortland street.
 Bedford: Broadway house *Phone*—3032.
 Belfast: 32, Howard street. A. O. Grey, *Sec.*
 Birmingham: 81, Colmore row. R. R. Hayes, *Sec.* *Phone*—Central 7424-5.
 Bloemfontein: Fichardts chambers, Maitland street.
 Bournemouth: St. Peter's road. *Phone*—3456.
 Brighton: 14a, Ship street. *Phone*—1387.
 Brisbane: Steamship chambers, corner of Queen and Eagle streets.
 Bristol: Eagle house, Colston avenue. N. S. D. Pocock, *Sec.* *Phone*—20235-6.
 Buenos Aires: 441, Calle Bartolomé Mitre. E. Eyre, *Man.*
 Calcutta: Alien house, 7, Hare street. E. W. Wright, *Man.*
Telegrams—INDEMNITY.
 Cambridge: 1, Guildhall street. C. W. Lamming, *Sec.* *Phone*—3394.
 Canterbury: 4, St. George's place. *Phone*—2393.
 Cape Town: 106, St. George's street. W. Rawson, *Man.*
 Cardiff: 23, Windsor place. S. P. Harrison, *Sec.* *Phone*—3162.
 Chatham: 79, High street. H. F. Coote, *Sec.* *Phone*—3655-6.
 Chicago: 175, West Jackson Boulevard.
 Cork: 16, Cook street. *Phone*—1440.
 Croydon: 29-31, George street. *Phone*—2744.
 Derby: Cheapside. *Phone*—45118.
 Dublin: 7, Westmoreland street. W. H. Davis, *Sec.* *Phone*—21477.
 Dumfries: 63, Irish street.
 Dundee: 110, Commercial street. J. S. Riddell, *Sec.* *Phone*—3094-5.
 Durban: Colonial Mutual buildings, West street.
 Edinburgh: 17, Charlotte square. J. Greenshields, *Sec.* *Phone*—30095-6.
 Elgin: 82, High street. *Phone*—684.
 Exeter: 22, Southernhay East. *Phone*—3356.
 Falkirk: 71, West Bridge street.
 Glasgow: 90, St. Vincent street. Mark Hurl, *Sec.* *Phone*—Central 8567.
 Gloucester: 29, Southgate street. *Phone* 3604.
 Guildford: 17, High street. *Phone*—787.
 Inverness: 28, Queensgate. *Phone*—257.
 Johannesburg: 65, President street.
 Leeds: South parade. J. B. Jardine, *Sec.* *Phone*—26170.
 Leicester: 31, London road. *Phone*—56457.
 Lincoln: 15, Silver street. *Phone*—978.
 Liverpool: 5, Tithebarn street. G. A. Coard, *Sec.* *Phone*—Central 0622.
 Maidstone: Market buildings. *Phone*—3168.
 Manchester: Northern Assurance buildings, Albert square. E. A. Hodgkinson, *Sec.* *Phone*—Blackfriars 4685-6.
 Melbourne: 443, Collins street. A. W. B. Vance, *Man. for Australasia*; A. G. Ivory, *Asst. Man.*
 Middlesbrough: 102, Grange road. *Phone*—3331.
 Montreal: Northern building, St. John street. A. Hurry, *Man.*
 Nairobi: MacKinnon's building, Delamere avenue.
 Newcastle: 2, Collingwood street. O. B. Richardson, *Sec.* *Phone*—21182-3.
 New York: 80, John street. R. P. Barbour, *Man. for United States of America*;
 J. Victor Lane, *Asst. Man. for U.S. of America.*
 Northampton: 29a, Abington street. *Phone*—2977.
 Norwich: 55, Prince of Wales road. *Phone*—1003.
 Nottingham: Cheapside. M. S. Rankin, *Sec.* *Phone*—40707.
 Perth: 61, George street. *Phone*—1858.
 Oxford: 1 and 3, George street. *Phone*—4560.
 Plymouth: 85, Old Town street. *Phone*—5136.
 Port Elizabeth: 1, Strand chambers, Strand street.
 Portsmouth: 19, Ordnance row. R. D. Heppenstall, *Sec.* *Phone*—73387.
 Preston: 18, Guildhall street. *Phone*—3135.
 St. Louis: 1219-1221, Pierce building.
 Salisbury: 21, 23 and 25, The Canal. *Phone*—3424.
 San Francisco: Adam Grant building, 114, Sansome street.
 Sheffield: 18, Bank street. *Phone*—21557.
 Southampton: 52, West End road, Bitterne. *Phone*—4842.
 Stockport: 69, Wellington road south. *Phone* 2123.
 Swansea: Gower chambers, Gower street. *Phone*—3611.
 Sydney: 13-15, O'Connell street.
 Taunton: 10, Hammet street. *Phone*—3362.
 Vancouver: Royal Trust building, 626, Pender street.
 Winnipeg: Paris building, 259, Portage avenue.

Northern Employers' Mutual Indemnity Company, Limited.

Established 1898. *Object*—Employers' Liability.

ADDRESS—Arcade chambers, Arcade street, Wigan. *Phone*—3150. J. H. Edmondson, *Chairman*. Roy H. G. Garside, *Gen. Man.*; Arthur Ratcliffe-Ellis, *Sec.*

Northern Maritime Insurance Company, Limited.

Registered 14th Aug., 1863. In 1917 this Company became allied with the Union Marine and General Ins. Co., Ltd. *CAPITAL*—Authorised, £50,000, in 10,000 £5 shares, all issued. Paid up, £30,000 (£3 per share paid). Dividend for 1937 25 per cent., less tax. Year ends 31st Dec.

DIRECTORS—A. E. Bell, *Chairman*; E. L. Beckingham; A. W. Milburn; R. Y. Sketch; R. H. Thorman.

Object—Marine. A. H. Bellis, *Underwriter*; F. C. Laing, *Sec.*; Holmes, Dudley & Co., *Auditors*.

HEAD OFFICE—2, Queen street, Newcastle-on-Tyne. *Postal Address*—2, Queen street, Newcastle-on-Tyne, 1. *Telegrams*—MARITIME. *Phone*—Newcastle 21875.

BRANCH OFFICES—London: 1, Fenchurch avenue, E.C.3. *Phone*—Mansion House 4121 (2 lines).

Cardiff: 4, Mount Stuart square. *Telegrams*—MARITIME. *Phone*—194.

Liverpool: 11, Dale street, 2.

Australia: 57, Pitt street, Sydney.

Northumberland Coal Owners' Mutual Protection Association.

Established 1890. *Object*—Employers' Liability.

ADDRESS—Coal Trade Offices, Neville hall, Newcastle-upon-Tyne, 1. Harold Boag, A.I.A., F.C.I.S., *Sec.* *Telegrams*—MONRO. *Phone*—Newcastle 21523 (two lines).

Norwich Mutual Plate Glass Insurance Association, Limited.

Established 1900. *Object*—Plate Glass.

ADDRESS—64, The Close, Norwich. *Phone*—3121 & 3122.

NORWICH UNION FIRE Insurance Society, Ltd. (See Advt. page xli)

Founded 1797 on the mutual principle. In 1821 this Society became reorganised upon the amalgamation of the Norwich General Assurance Office, a proprietary company established in 1792. By this arrangement the Norwich Union Fire Ins. Soc. started with a capital of £550,000, in 2,200 shares of £250 each, on which £20 per share was originally paid up, a further call of £10 being made in March, 1822. Registered as limited on 6th Aug., 1908. In 1925 the above Society became allied with the Norwich Union Mutual Life Ins. Soc. The following Companies have been amalgamated with the Norwich Union Fire Ins. Soc.:—Home Fire Ins. Co. (of Glasgow), 1894; North of Scotland Fire, 1898; Norwich & London Accident, 1908; Norwich General, 1821. *CAPITAL*—Authorised, £1,100,000, in 44,000 shares of £25 each, all issued and fully paid up. Dividend for 1932, 1933, 1934 and 1935, 1936 and 1937, £6 a share less tax, 1931, £6 a share, less tax, 1930, £6 a share, less tax, plus a capital bonus of £1 per share to extinguish the uncalled capital liability). Year ends 31st Dec.

DIRECTORS—Ernest Hicks, *Chairman*; Sam Barton, M.D., *Vice-Chairman*; Sir Robert Bignold, D.L.; Basil Cozens-Hardy, D.L.; Michael Falcon; Michael Falcon, Jun.; Charles H. Finch; Quintin E. Gurney, D.L.; Lieut.-Col. E. R. A. Kerrison, C.M.G.; B. B. Rivière, F.R.C.S.; H. G. Wilton, F.I.A.

Founded 1797. *Objects*—Fire, Accident, Marine, Workmen's Compensation, Third Party, Indemnity, Motor Car, Burglary, Fidelity Guarantee, Loss of Profits through Fire, Sickness, Live Stock, Hail, Plate Glass, Engine Boiler and Electrical Machinery, Lifts, Hoists, Cranes, Petrol Pump and Wireless Insurance. *Board day*—Monday. E. F. Williamson, F.C.I.S., *Gen. Man.*; W. J. Rice, *Asst. Man.*; C. S. Weston, F.C.I.S., *Sec.*; S. M. Buskin, *Accdt. Man.*; F. C. Howard, *Foreign Fire Man.*; C. J. Muriel, M.R.C.S., *Medical Officer*; H. P. Gowen, F.S.A.A., and F. W. Morris, F.C.A., *Auditors*; Sydney Cozens-Hardy, *Solicitor*.

NORWICH—Surrey street. *Telegrams*—NUFAM. *Cablegrams*—NUFAM, Norwich. *Phone*—2000.

LONDON OFFICES—50, Fleet street, E.C.4. *DIRECTORS*—W. R. Fisher, B.A., *Chairman*; Sir Robert Bignold, D.L.; Field Marshal Lord Birdwood, G.C.B., G.C.S.I., G.C.M.G., G.C.V.O., C.I.E., D.S.O., LL.D., D.C.L.; The Marquess of Douglas and Clydesdale, A.F.C., M.P.; Sir Frank Newnes, Bt.; Cyril F. Woodbridge, M.C. P. B. Winn, *Man.*

Telegrams—NUFAM FLEET, London. *Phone*—Central 7181.

HOME FOREIGN DEPT.—7, Birchlin lane, E.C.3. E. Borrett, *Home Foreign Sec.* *Phone*—Mansion House 2848.

Continued.

NORWICH UNION FIRE Insurance Society, Ltd.—continued.

- BRANCH OFFICES—London: 71-72, King William street, E.C.4. E. G. Sims, *Man.*
Phone—Mansion House 6744-5-6.
 West End: Norwich Union buildings, 39, St. James's street. Piccadilly, S.W.1
 A. G. L. Sladen, *m.c., Man.* *Phone*—Regent 6111 (4 lines).
 Westminster: 1, Victoria street, S.W.1. *Phone*—Abbey 6526.
 ADMINISTRATIVE OFFICES: 7, Birchin lane, E.C.3. R. C. Cole, *m.b.e., f.c.i.i.,*
London Man. *Telegrams*—NUTAM STOCK, London. *Phone*—Mansion House 2848.
 MARINE DEPT.—London: 50-51, Lime street, E.C.3. T. R. Berridge, *Underwriter.*
Telegrams—NUTMAR, Stock, London. *Phone*—Mansion House 1701.
 Aberdeen: 222 and 224, Union street. A. S. Anderson, *Man.* *Phone*—23.
 Aylesbury: 1, Bourbon street. N. Bennett, *Insp.* *Phone*—457.
 Barnstaple: 72, Boutport street. J. D. Ferguson, *Insp.* *Phone*—640.
 Bedford: 80, High street. H. J. Srawley, *Insp.* *Phone*—2715.
 Belfast: 7, Wellington place. E. Atherton, *Man.* *Phone*—23487-8.
 Birmingham: 3: Norwich Union chambers. E. W. Whitmore, *f.c.i.i., Man.*
Phone—Central 5538-9.
 Boston: 29, Market place. C. K. N. Wright, *Insp.* *Phone*—2869
 Bournemouth: Norwich Union building, 39, Poole hill. W. D. LeGood, *Man.*
Phone—2231.
 Bradford: 19, Market street. A. S. Dyson, *Insp.* *Phone*—2994.
 Brighton: 1: 14, Pavilion buildings. S. H. Orford, *a.c.i.i., Man.* *Phone*—3142.
 Bristol: 48, Corn street. C. R. Shuckburgh, *Man.* *Phone*—20424.
 Bury St. Edmunds: 1, Cornhill. C. L. Cowell, *Insp.* *Phone*—409.
 Cambridge: Norwich Union buildings, St. Andrew's street. H. J. Martin, *Man.*
Phone—5025.
 Cardiff: 96, Queen street. H. I. Routley, *Man.* *Phone*—901.
 Carlisle: 9, Victoria place. W. G. Tweddle, *Insp.* *Phone*—518.
 Chelmsford: Norwich Union chambers. G. H. N. Parker, *Man.* *Phone*—3477-8.
 Chester: Westminster Bank chambers, R. C. Bradshaw, *Insp.* *Phone*—729.
 Chippenham: Dallas chambers, Marshfield road. Graham Mills, *Insp.* *Phone*—2473.
 Colwyn Bay: Carlon buildings, Princes drive. H. M. Phillips, *Insp.* *Phone*—2796.
 Cork: 26, South Mall. F. L. Sullivan, *Man.* *Phone*—1031.
 Coventry: 23, Hertford street. J. G. Sherratt, *Insp.* *Phone*—5718.
 Croydon: Union Bank chambers, Katherine street. A. C. Hogg, *Sec.*
 Derby: 40a, Corn market. H. W. Bruce, *f.c.i.i., Sec.* *Phone*—44585.
 Doncaster: Equity chambers, High st. H. D. Hetherington, *Insp.* *Phone*—3610.
 Dorchester: 23, High East street. G. A. Fuller, *Insp.* *Phone*—456.
 Dublin, C.2: Norwich Union chambers, 63, Dawson street. John M. Maxwell,
Chairman. J. G. Aston, *Man.* *Phone*—45144.
 Dumfries: Georgetown road. J. Lind, *a.c.i.i., Insp.* *Phone*—506.
 Dundee: 10, Victoria chambers. W. S. Whyte, *Man.* *Phone*—4372.
 East Dereham: 14, Norwich street. J. H. A. Mortham, *f.c.i.i., Insp.* *Phone*—219.
 Edinburgh: 2: 49, George street. W. B. Torrance, *Man.* *Phone*—25212 (2 lines).
 Ely: 8, High street. H. G. Lee, *Insp.* *Phone*—156.
 Exeter: 5, Queen street. E. N. Clulee, *f.c.i.i., Man.* *Phone*—2352.
 Galway: Eglinton street. A. P. Cloherty, *Insp.* *Phone*—152.
 Glasgow, C.2: Norwich Union chambers, 125, St. Vincent street. J. G. Stuart, *a.c.i.i.,*
Man. Colvil, Anderson, Richard Gibson & Co., *Marine Agents.*
Phone—Central 6561.
 Gloucester: Midland Bank chambers, The Cross. H. J. Quilter, *Insp.* *Phone*—2030.
 Great Yarmouth: 14, Regent street. A. W. Miles, *Insp.* *Phone*—3165.
 Grimsby: Norwich Union chambers, Osborne street. *Phone*—3285.
 Docks Office: Fish Dock road. *Phone*—4763. W. P. Foster, *f.c.i.i., Local Sec.*
 Hastings: 43, King's road, St. Leonard's-on-Sea. A. H. Buttolph, *Sec.* *Phone*—3546.
 Hereford: St. Peter's square. E. J. B. Lord, *Insp.* *Phone*—2252.
 Hinckley: Barclays Bank chambers. E. L. Sigee, *f.c.i.i., Insp.* *Phone*—561.
 Hull: Scale lane. C. V. Weyer, *Local Sec.* *Phone*—Central 16485.
 Inverness: Norwich Union chambers. *Phone*—44. D. G. Campbell, *Asst. Man.*
 Ipswich: Norwich Union chambers, 12a, Princes street. T. R. Spencer, *a.c.i.i., Man.*
Phone—2711.
 Isle of Man: 35, Athol street, Douglas. A. E. Corlett, *Insp.* *Phone*—77.
 Isle of Wight: Market buildings, Newport. H. C. Blisken, *Insp.* *Phone*—2578.
 Jersey: 15, Royal square. Renouf, Ereaud & Gibaut, *Agents.* *Phone*—Central 213.
 E. G. P. Rosevear, *a.c.i.i., Insp.*
 Kendal: Grosvenor house, Stramongate. E. W. Bell, *Insp.* *Phone*—721.
 Kettering: 6, Market place. F. J. Harrison, *a.c.i.i., Insp.* *Phone*—3595.
 King's Lynn: 26, Tuesday Market place. E. G. Askew, *a.c.i.i., Insp.* *Phone*—2374.

Continued.

NORWICH UNION FIRE Insurance Society, Ltd.—continued.

- Launceston: 21, Broad street. *Phone*—104.
 Leeds: 1, City square. E. Sch. F.C.I.I., *Man for Yorkshire*. A. Lord, *Man*.
Phone—27321-2.
 Leicester: 10, Horsefair street. J. Kirk, A.C.I.I., *Man*. *Phone*—21292 (2 lines).
 Lincoln: Barclays Bank chambers. F. T. Tourt, *Insp*. *Phone*—366.
 Liverpool: 2, Norwich Union chambers, 27, Castle street. Maurice Stern, *Chairman*, H. N. Lacey, F.C.I.I., *Man*; W. Branley, *Marine Underwriter*.
Phone—Central 6264.
 Londonderry: Norwich Union chambers, Market buildings, Strand road. T. G. Wallace, *Insp*. *Phone*—2047.
 Luton: Midland Bank chambers, 2, King street. C. G. Coleman, *Insp*. *Phone*—986.
 Maidstone: 7, Mill street. F. W. P. Abel, *Man*. *Phone*—3292.
 Manchester: 2, 73, King street. A. H. Fisher, *Man*; J. L. Royle, *Accdt. Man*; R. E. Heathcock, *Marine Underwriter*. *Phone*—Deansgate 3871.
 Mansfield: Waverley house. R. H. W. Latham, *Insp*. *Phone*—1046.
 Middlesbrough: 18, Albert road. T. F. Newnam, A.C.I.I., *Insp*. *Phone*—2925.
 Newcastle-on-Tyne: 1, 44, Westgate road. J. R. Cramb, F.C.I.I., *Man*. *Phone*—27384.
 Northampton: 3, The parade. J. N. Foxon, *Sec*. *Phone*—3381.
 Norwich (District Office): 19, Upper King street. S. B. Betch, *Man*. *Phone*—1552.
 Nottingham: Friar lane. F. N. Hill, F.C.I.I., *Dist. Man*. A. Lyon, *Man*.
Phone—41055-6.
 Oxford: 13, Turl street. W. M. Gissing, A.C.I.I., *Insp*. *Phone*—3706.
 Penzance: 1, Market place. E. F. C. Bird, *Insp*.
 Peterborough: National Provincial Bank chambers. E. A. W. Neal, A.C.I.I., *Local Sec*. *Phone*—2377.
 Plymouth: 32, Westwell street. F. H. Bullen, *Man*. *Phone*—5719.
 Portsmouth: 23, Osborne road, Southsea. E. F. Dain, A.C.I.I., *Insp*. *Phone*—4492.
 Potteries: Federation house, Station road, Stoke-on-Trent. W. H. White, F.C.I.I., *Sec*. *Phone*—Hanley 4558.
 Reading: 7, King street. F. Gordon Andersson, A.C.I.I., *Man*. *Phone*—2496.
 Romford: Lloyd's Bank chambers. W. R. Silvey, *Local Sec*. *Phone*—208.
 Scunthorpe: Canberra buildings, High street. H. N. Chapman, *Insp*.
Phone—353.
 Sheffield: Telegraph buildings, High street. A. H. Scott, A.C.I.I., *Local Sec*.
Phone—Central 24430.
 Southampton: 125 High street. K. M. Cattermoule, *Insp*. *Phone*—3030.
 Spalding: 5, Broad street. K. N. Roney, A.C.I.I., *Insp*. *Phone*—546.
 Sunderland: 3, Frederick street. A. T. Brown, *Insp*. *Phone*—255.
 Swansea: Barclays Bank bldgs., Wind street. A. G. Suddell, *Sec*. *Phone*—4641.
 Truro: 3, Duke street. E. L. Green, *Local Sec*. *Phone*—617.
 Exbridge: Romans house, 283, High street. J. C. M. Hills, *Insp*. *Phone*—1560.
 Wolverhampton: Queen's Arcade chambers, Queen square. A. Ford, *Sec*.
Phone—20321.
 Worcester: Angel place. J. E. Johnston, *Man*. *Phone*—10.
 York: 3, Duncombe place. H. W. Alderton, *Local Sec*. *Phone*—4008.
 AUSTRALIA—Sydney: 10, O'Connell street. W. E. Wears, *Public Officer for Australia*.
 Adelaide: Norwich Union building, Waymouth street. C. Mudie, *Man*.
 Brisbane: 107 & 109, Eagle street. K. A. Taylor, *Man*.
 Melbourne: 53 & 55, Queen street. W. H. Turner, *Man*.
 Perth: 55, St. George's terrace. J. Beavan, *Man*.
 New Zealand: 134, Featherston street, Wellington. G. E. Brangwin, *Man for New Zealand*.
 Argentine: Sarmiento 378, Buenos Aires. G. W. Gill, *Man*.
 Belgium: 10, Rempart Kipdorp, Antwerp. Martroye & Luth & Varlez & Marx, *Agents*.
 Canada: Norwich Union building, 12, Wellington street East, Toronto. E. M. Whitley, *Gen. Man for Canada*.
 Cuba: San Ignacio 50, Altos, Havana. Carlos Sanchez, *Agent*.
 China: 12, The Bund, Shanghai. H. E. Wright, *Man*.
 France: 36, Rue de Chateaudun, Paris. Eric F. Williamson, *Man*; W. W. Holt, F.C.I.I., *Asst. Man*.
 India: 2, Hare street, Calcutta. G. L. Hawes, M.C., *Man*.
 Japan: Central P.O. Box 106, Tokyo. G. W. Hudson, F.C.I.I., *Man*; J. W. Palmer, *Deputy-Man*.
 Malaya & East Indies: Mercantile Bank chambers, Singapore. J. M. Sinclair, A.C.I.I., *Sec*.
 South Africa: Corner house, Commissioner street, Johannesburg. Joseph Liddle, (Pty.) Ltd., *Managers for South Africa*.
 U.S.A.: 75, Maiden lane, New York. Hart Darlington, *Man*.
 234, Sansome street, San Francisco. R. L. Countryman, *Man*.

NORWICH UNION LIFE Insurance Society.

(See Advt. page xli)

Established 1805. This is a mutual Society. Year ends 31st Dec. The following Companies have been amalgamated with the Norwich Union Life:—Amicable Society, 1866; Nottinghamshire & Derbyshire (life business), 1869; Reliance Mutual Life, 1893; Scottish Imperial, 1906; Victoria Mutual, 1909. In 1925 the entire share capital of the Norwich Union Fire Ins. Soc. Ltd. was acquired.

DIRECTORS—Ernest Hicks, *President*; Sam Barton, M.D., Charles H. Finch, *Vice-Presidents*; C. Robert Bignold, D.L.; Basil Cozens-Hardy, D.L.; Michael Falcon; Michael Falcon, Jun.; Quintin E. Gurney, D.L.; Bernard B. Rivière, F.R.C.S. (ENG.); A. J. Cleveland, O.B.E., F.R.C.P.; H. G. Wilton, F.I.A.

Object—Life. **Board day**—12.45, Friday. W. W. Williamson F.I.A., *Gen. Man. & Act.*; W. R. Hines, A.I.A., *Sec.*; W. H. Meiklem, F.F.A., and D. Weyer, F.I.A., *Asst. Mans.*; C. C. Barrett, F.I.A., *Asst. Act.*; R. H. Caldwell, *Agency Man.*; C. F. Day, *Investment Sec.*; Turquand, Youngs, McAuliffe & Co., *Auditors*; F. L. Long, *Solicitor*.

HEAD OFFICE—Norwich. **Telegrams**—LIFE **Phone**—2000 (10 lines).

BRANCH OFFICES—London: 49, Fleet street; E.C.4. T. B. H. Leveritt, *Man.*

D. C. Richardson, *Asst. Man.* **Telegrams**—NORFOLCIAN, Fleet.

Phone—Central 7181.

71 and 72, King William street, E.C.4. C. W. Story, *Man.*

Telegrams—BELMUTU, Cannon. **Phone**—Mansion House 5261.

Norwich Union buildings, 39, St. James's street, S.W.1. O. C. B. Wimbush, *Man.*; W. R. Edmunds, *Asst. Man.*

Telegrams—NULINSO, Piccy. **Phone**—Regent 6111.

1, Victoria street, S.W.1. C. C. Robinson, *Man.*; M. W. Rolls, *Asst. Man.*

Telegrams—NORUNILFE, Sowest, London. **Phone**—Abbey 6526.

10, Southwark street, London Bridge, S.E.1. M. Spivakoff, *Man.*

Telegrams—SINCERTAS, Boroh. **Phone**—Hop 1024.

Finsbury Pavement house, 120, Moorgate, E.C.2. F. A. Salter, *Man.*

Telegrams—NORLIFE, Ave. **Phone**—Metropolitan 2934-5.

13, Southampton street, High Holborn, W.C.1. A. Richards and H. Reeves, *B.sc., Joint Mans., Holborn Branch.* **Phone**—Holborn 9300.

50-51, Lime street, E.C.3. N. G. W. Hancock, *Man.*

Phone—Mansion House 0433.

139, Kensington High street, W.8. F. H. Stenning, *Man.* **Phone**—Western 1046.

Westminster Bank chambers, The Mall, Ealing, W.5. G. H. Watson, *Man.*

Phone—Ealing 4603.

162, High road, Wood Green, N.22. L. G. Zealey, *Asst. Man.*

Phone—Bowes Park 2645.

22, Fenchurch street, E.C.3. J. P. Blake, *Man.* **Phone**—Mansion House 0955.

Aberdeen: 224, Union street. A. S. Anderson, M.B.E., J.P., *Man.* **Phone**—23.

Aylesbury: 1, Bourbon street. W. H. Ottridge, *Insp.* **Phone**—457.

Bedford: 80, High street. H. E. Ward, *Insp.* **Phone**—2715.

Belfast: Norwich Union chambers, 7, Wellington place. W. W. Gailey, *Man.*

Telegrams—NORLIFE. **Phone**—23487-8.

Birmingham, 3: Norwich Union chambers. J. C. C. Piggott, *Man.*

Telegrams—NORLIFE. **Phone**—Central 5721.

Boston: 29, Market place. J. Turner, *Insp.* **Phone**—469.

Brighton, 1: 14, Pavilion buildings, Castle square. H. J. Turquand, *Man.*

Telegrams—NORLIFE. **Phone**—3479.

Bristol, 1: 48, Corn street. J. C. Spink, *Man.* **Telegrams**—NORLIFE. **Phone**—20424.

Bury St. Edmunds: 1, Cornhill. G. R. Gallant, *Insp.* **Phone**—409.

Cambridge: Norwich Union buildings, St. Andrew's street. W. Hardesty, *Man.*

Telegrams—NORLIFE. **Phone**—5025 and 5026.

Cardiff: Norwich Union chambers, 96, Queen street. J. P. Smith, *Man.*

Telegrams—NORLIFE. **Phone**—901.

Chelmsford: Norwich Union chambers, 84 and 85, High street. F. R. Bowden, *Man.* **Phone**—3477-8.

Colwyn Bay: Carlton buildings, Princes drive. W. A. Cattnach, *Insp.*

Cork: 39, South Mall. J. MacHale, *Man.* **Phone**—822.

Coventry: 23, Hertford street. S. Hathaway, *Insp.* **Phone**—5718.

Croydon: Bark chambers, Katherine street.

Derby: 41, Corn Market. H. Wade Bruce, *Sec.* **Phone**—1855.

Doncaster: Equity chambers, High street. R. W. Thomson, *Man.* **Phone**—3610.

Dublin, C.2: Norwich Union chambers, 63, Dawson street. J. J. Clarke, *Man.*;

H. P. Bolingbroke, *Sec.* **Telegrams**—NORLIFE. **Phone**—45141-5.

Dundee: 10, Victoria chambers. W. S. Whyte, *Man.* **Phone**—4372.

Edinburgh, 2: 49, George street. W. B. Torrance, J.P., *Man.*; G. S. Norman, *Asst.*

Man. **Telegrams—NORLIFE. **Phone**—25212.**

Exeter: 5, Queen street. L. Matthews, *Insp.* **Phone**—2352.

Galway: Eglinton street. J. J. Fennell, *Agency Man. for South Connought.*

Continued.

NORWICH UNION LIFE Insurance Society, Ltd.—continued.

Glasgow, C.2 : Norwich Union chambers, 125, St. Vincent street. J. N. F. Blackater, *Man.* *Phone—Central 6561 (3 lines).*
 Grimsby : Norwich Union chambers, Osborne street. H. J. Gresswell, *Insp.* *Phone—3235.*
 Hull : Scale lane. D. Pilling, *Man., Sub-branch.* *Telegrams—NORLIFE.* *Phone—35623.*
 Inverness : Norwich Union chambers, Union street. D. G. Campbell, *Asst. Man.* *Telegrams—NORLIFE.* *Phone—44.*
 Ipswich : Norwich Union chambers, 12a, Princes street. G. E. Bowden, *Man. for Suffolk.* *Phone—2711.*
 King's Lynn : 26, Tuesday Market place.
 Leeds, 1 : Savings Bank chambers, Bond street. S. R. Smith, *Man.* *Telegrams—NORLIFE.* *Phone—25342.*
 Leicester : 10, Horsefair street. J. A. Barrett, *Man.* *Telegrams—NORLIFE.* *Phone—21292.*
 Liverpool, 2 : 10, Dale street. J. Llewellyn Evans, *Man.* *Telegrams—NORLIFE.* *Phone—Central 517.*
 Londonderry : Norwich Union chambers, Market buildings, Strand road. F. S. Andrews, *Insp.* *Phone—47.*
 Luton : Midland Bank chambers, 2, King street. W. W. Purser and W. Thompson, *Insp.* *Phone—986.*
 Maidstone : 10, Middle row. H. Heath Hellyer, *Man.* *Phone—3727.*
 Manchester, 2 : 73, King street. H. Wilton Crowe, *Man.* *Telegrams—NORLIFE.* *Phone—Deansgate 3393.*
 Newcastle-on-Tyne, 1 : 44, Westgate road. W. M. Gaze, *Man.* *Telegrams—NORLIFE.* *Phone—27384-5-6.*
 Northampton, 3 : The Parade. F. K. Thornton, *Insp.* *Phone—483.*
 Norwich : Westlegate. D. F. Mitchell, *Man. for Norfolk.* *Telegrams—LIFE.* *Phone—2666, ext. 5.*
 Nottingham : Friar lane. W. G. Jolly, *Man.* *Telegrams—NORLIFE.* *Phone—41055.*
 Oxford : 13, Turl street. A. Nixon, *Insp.* *Phone—3706.*
 Peterborough : National Provincial Bank chambers. F. H. Cole, *Insp.* *Phone—2377.*
 Plymouth : Norwich Union chambers, 32, Westwell street. John A. Venn, *Man.* *Telegrams—NORLIFE.* *Phone—5719.*
 Portsmouth : 23, Osborn road, Southsea. R. Cupit, *Insp.*
 Reading : 7, King street. H. T. Inkson, *Man.* *Phone—3625.*
 Sheffield : Telegraph buildings, High street. A. D. Fletcher, *Insp.* *Phone—24430.*
 Sligo : 73, John street. Andrew J. Durcan, *Agency Man. for North Connaught.*
 Southampton : 85, Above Bar. C. J. Cosgrove, *Man.* *Telegrams—NORLIFE.* *Phone—4394.*
 Stoke-on-Trent : Federation house, Station road. B. Deaman, *Asst. Man.* *Phone—Hanley 4558.*
 Sunderland : 3, Frederick street. J. Neilson, *Insp.* *Phone—3055.*
 Swansea : Barclays Bank buildings, Wind street. B. Packham, *Man.* *Telegrams—NORLIFE.* *Phone—4304.*
 Wolverhampton : 5, Queens arcade, Queen square. D. Herbert, *Insp.* *Phone—20321.*
 Worcester : Angel place. T. Bates, *Insp.* *Phone—10.*

Nurserymen, Market Gardeners' & General Hailstorm Ins. Corp., Ltd.

Registered 23rd Feb., 1895. CAPITAL—Authorised, £100,000, in 20,000 shares of £5 each. Issued, 10,000 shares. Paid up, £10,000 (£1 per share paid). Dividend for 1936, 3s. a share, less tax (1935 same.) Year ends 23rd Feb.

DIRECTORS—Major Edwin G. Monro, O.B.E., T.D., *Chairman*; P. Crichton Kay; E. J. Piper; J. Poupart; Cecil J. Randall; C. H. Shoults; Joseph P. Rochford; F. A. Secrett; H. A. Sparkes; A. W. White; Sir James B. Slade; Frank Iadds.

Objects—Hailstorm, Damage to Glass and Crops under.

ADDRESS—5, King street, Covent Garden, London, W.C.

Telegrams—FOREWARNED, Rand. Phone—Temp. Bar 6541-2. Alex. Jas. Monro, *Gen. Man. and Sec.*; Baker, Sutton & Co., *Auditors.*

Ocean Marine Insurance Company, Limited.

Registered 18th Nov., 1859. Object—Marine. Registered as limited, 25th Feb., 1884. Incorporated, 31st July, 1888. In 1908 the Ocean Marine became allied with the North British & Mercantile Ins. Co., Ltd. The following Companies have been amalgamated with the Ocean Marine:—City of London Marine, 1888; National Marine, 1897. CAPITAL—Authorised, £1,000,000, in 40,000 shares of £25 each, all issued. Paid up, £100,000 (£2 10s. per share). Dividend for 1937, 40 per cent., free of tax. (1936, same). Year ends 31st Dec.

DIRECTORS—The Hon. Robert H. Brand, C.M.G., *Chairman*; James Blyth Currie, *Deputy Chairman*; Harry Cunningham Brodie; Frank Rundall; Stuart Charles; John George Hay.

ADDRESS—37, Lime street, London, E.C.3. H. T. Russell Ross, *Underwriter*; H. S. J. Arnaud, *Sec.*; H. S. Milligan, *Man.*

OCEAN ACCIDENT & GUARANTEE Corp., Ltd. (See Advt. page xlii)

Registered 1st Dec., 1871, as the Ocean, Railway & General Travellers' Assur. Co., Ltd. In 1875 the title was altered to Ocean, Railway & General Accident Assur. Co., Ltd., and in 1890 to above, when the Ocean & General Guarantee was amalgamated. In 1906 operations were extended to fire business. In 1910 the above Corporation became allied with the Commercial Union Assur. Co. The following Companies have been amalgamated with the Ocean Accident: Commercial Accident, 1872; Commercial Guarantee, 1878; Economic Fire (fidelity business), 1894; Employers' Indemnity, 1901; General Accident, Guarantee & Indemnity, 1898; Imperial Union & Accident, 1894; Lancashire Ins. Co. (accident business), 1900; Lion Life & Accident (accident business), 1900; Mortgage Ins. Co. (part of business), 1895; Ocean & General Guarantee, 1890; Railway & General Accident, 1878; Security, 1899; Star Accident, 1878. CAPITAL—Authorised, £1,000,000, in 200,000 shares of £5 each. Issued, 124,308 shares. Paid up, £172,308 (12,000 shares fully paid and 112,308 shares of £1 paid). Dividend for 1937, £300,000, free of tax. Year ends 31st Dec.

DIRECTORS—Herbert Lewis, *Chairman*; Hon. Arthur M. Asquith, D.S.O.; Jeremiah Colman; Rt. Hon. Earl of Dunmore, V.C., D.S.O.; Sir Clarence Smith; Sir James Leigh-Week, K.B.E., C.B., C.M.G.

Objects—Personal Accident, Illness, Employers' Liability, Commercial and Private Motor Vehicles and Motor Cycles, Fire (including consequential loss), Householders' Comprehensive and Home Protection, Burglary, All Risks and Loss in Transit, Engineering (boilers, engines, electrical plant, lift and cranes), Fidelity Guarantees, Special Insurance of Cycles, Public Liability (individual, business and driving risks), Freight Transfers, Live Stock, Plate Glass, River Craft and Motor Boat, Trusteeship, World-wide Baggage. *Board day*—Tuesday, 11.45 a.m. W. Langton Cavers, *Man.*; W. T. Perry, *Man.*; Christmas Evans, *Sec.*; Cooper Brothers & Co., *C.A. Auditors*.

HEAD OFFICE—36-44, Moorgate, London, E.C.2.

Telegrams—OCEAN, Ave. *Phone*—Metropolitan 6611.

BRANCH OFFICES—City: Ocean buildings, Moorgate place, Moorgate. D. W. Morgan, *Man.*

West End: 11, Pall Mall, S.W.1. P. B. Lewis, *Man.*

Telegrams—OCEANUS, Piccy. *Phone*—Whitehall 7977-8.

Law Courts: 233, Strand, W.C.2. D. W. McDonald, *Man.* *Phone*—Central 2834/5.

Lime street: 35-36, Lime street. M. C. Bluet, *Man.*

Phone—Mansion House 3134.

East London: Ocean buildings, Martin street, Stratford, E.15. R. J. Ord, *Man.*

Phone—Maryland 2025-2026.

South London: 60, Borough High street, S.E.1. C. N. Bennett, *Man.*

Phone—Hop 3431-2.

South Suburban: 174A, Lavender hill, S.W.11. J. A. George, *Man.*

Phone—Battersea 2301-2.

North London: 243, Upper street, Islington, N.1. K. Taylor, *Man.*

Phone—Canonbury 2238.

North West London: 377, Uxbridge road, West Acton, W.3. H. B. Dadd, *Man.*

Phone—Acorn 0051-2.

Croydon: 8, 9 & 10, Katherine street. H. E. Crick, *Man.* *Phone*—Croydon 5527-8.

Kingston-on-Thames: 90, Eden street. H. B. Cox, *Man.* *Phone*—4433-4.

Wimbledon: 57, Hill road. H. Thomas, *Man.* *Phone*—Wimbledon 4141.

Aberdeen: 166, Union street. G. H. Stewart, *Man.*

Telegrams—OCEAN, Aberdeen 2439. *Phone*—2439.

Bedford: 10, St. Paul's square.

Belfast: Ocean buildings, Donegall square East. W. J. E. Shaw, *Man.*

Telegrams—OCEAN. *Phone*—21023-9.

Berwick: 46, Hide hill. *Phone*—Berwick 316.

Birkenhead: 53, Hamilton square. *Phone*—83.

Birmingham: Ocean chambers, Waterloo street. F. C. Hemm, *Man.*

Telegrams—OCEAN. *Phone*—Central 3201-2-3.

Blackpool: Queen's chambers, 16, Queen street. *Phone*—2665.

Bournemouth: Victoria chambers, Fir Vale road. *Phone*—2648.

Bradford: Ocean chambers, 32-34, Piccadilly. J. Bottomley, *Man.* *Phone*—9480.

Telegrams—ACCIDENT, Bradford.

Brighton: Ocean chambers, 20, West street. F. L. Morey, *Man.*

Telegrams—OCEAN INSURANCE CORP. *Phone*—1991.

Bristol: 7, Baldwin street. S. M. Gott, *Man.* *Telegrams*—OCEAN. *Phone*—23128.

Cambridge: Lloyds Bank chambers, Hobson street. W. A. Warren, *Man.*

Telegrams—OCEAN. *Phone*—2876.

Cardiff: Ocean chambers, Dumfries place, Queen street. H. M. Shankland, *Man.*

Telegrams—FIDELITY. *Phone*—4311 and 2.

Carlisle: Ocean buildings, 13, Bank street. R. C. Lofting, *Man.*

Telegrams—OCEAN. *Phone*—141.

Carmarthen: 54, King street. *Phone*—516.

Cheltenham: 5A, Clarence street. *Phone*—2150.

Continued.

OCEAN ACCIDENT & GUARANTEE Corporation, Ltd.—continued.

- Cork : 28, South Mall. J. W. Greene, *Man.* Telegrams—INSURANCE, Cork
Phone—1769-1770
 Coventry : 17, Warwick row. *Phone*—3702.
 Derby : 37, Queen street. *Phone*—1593.
 Dublin : 34, Dame street. A. E. Boyd, *Man.* Telegrams—ACCIDENT. *Phone*—22185-6
 Dumfries : 75, Buccleuch street. *Phone*—656.
 Dundee : Ocean chambers, 46-50, Bell street G. S. Fraser, *Man.*
 Telegrams—2953 OCEAN. *Phone*—2953.
 Edinburgh : Ocean chambers, 39, Charlotte square W. Young, *Man.*
 Telegrams—OCEAN. *Phone*—24650.
 Exeter : 74, High street. *Phone*—3198
 Glasgow : Ocean buildings, 190, West George street. R. B. Wharrie, *Man.*
 Telegrams—OCEAN. *Phone*—Douglas 3695 (3 lines).
 Grimsby : 4, Flottergate. *Phone*—3519.
 Guildford : 20, High street. E. C. Norton, *Man.* *Phone*—198.
 Hull : Ocean chambers, 54, Lowgate. T. R. Sprott, *Man.*
 Telegrams—OCEAN. *Phone*—Central 36868-9.
 Isle of Man : Westminster Bank chambers, Douglas.
 Leeds : 1, Park row, City square. C. H. Miller, *Man.*
 Telegrams—OCEAN. *Phone*—Central 20351 and 20352.
 Leicester : Rowton buildings, Bowling Green street. L. L. Clarke, *Man.*
Phone—Leicester 65201-2.
 Lincoln : St. Benedict square. P. T. Greaves, *Man.* *Phone*—1378.
 Liverpool : 5, Castle street. C. Osmond, *Man.*
 Telegrams—ACCIDENT. *Phone*—Bank 972 (3 lines).
 Londonderry : 4, Castle street *Phone*—2504.
 Manchester : Lloyds Bank buildings, 33, Cross street. A. D. Briarce, *Man.*
 Telegrams—OCEAN. *Phone*—Blackfriars 3714-5-6.
 Middlesbrough : Royal Exchange, Albert road. *Phone*—2358.
 Newcastle-on-Tyne : Cross house, Westgate road. W. K. Rochester, *Man.*
 Telegrams—ACCIDENT. *Phone*—Newcastle 22625 and 6.
 Newport, Mon. : 33, Commercial street. *Phone*—3587.
 Northampton : 29a, Abington street. *Phone*—1362.
 Norwich : 69, London street. *Phone*—2215.
 Nottingham : Smithy row. J. B. Grinton, *Man.* Telegrams—OCEAN. *Phone*—41571.
 Oxford : Marygold house, Carfax. *Phone*—3720.
 Plymouth : Ocean chambers (opposite the Athenæum). A. C. Curnow.
 Telegrams—ACCIDENT. *Phone*—2277.
 Portsmouth : 130-132, Commercial road. *Phone*—73612.
 Preston : 33, Winckley square. A. J. E. Nida, *Man.* *Phone*—3329 Preston.
 Telegrams—OCEAN, Preston.
 Reading : Market place. E. Liddiard, *Man.*
 Telegrams—OCEAN, Reading *Phone*—5007-8.
 Rochester : 83, High street. P. G. Faunch, *Man.* *Phone*—Chatham 3270-9.
 Salisbury : Avon chambers, Castle street. *Phone*—2782.
 Sheffield : King's chambers, 26, Angel street. G. E. Scott, *Man.*
 Telegrams—ACCIDENT. *Phone*—25264-5.
 Shrewsbury : Ocean chambers, 15, Bellstone. *Phone*—2235.
 Southampton : Ocean chambers, Above Bar. W. W. Varney, *Man.*
 Telegrams—OCEAN. *Phone*—3305.
 Southend-on-Sea : 7 and 8, Weston chambers, Weston road. *Phone*—2319.
 Southport : Victoria house, 20, Hoghton street. C. F. Wallis, *Man.* *Phone*—3001.
 Stafford : 6, Market square. *Phone*—559.
 Stoke-on-Trent : 4, Cheapside, Hanley. A. D. Perridge, *Man.*
 Telegrams—OCEAN. *Phone*—Stoke 5186-7.
 Swansea : 16, Northampton place. *Phone*—3579.
 Swindon : 5, Bath road. *Phone*—Swindon 2441.
 Taunton : Midland Bank chambers, 48, North street. *Phone*—2131.
 Wolverhampton : 34, Princess street. *Phone*—22616.
 Wrexham : 3, King street. *Phone*—2664.
 United States : Head Office—New York, N.Y. : One Park Avenue. Henry Collins,
Man. F. W. Koeckerl, *Attorney.*
 Boston, Mass. : 33, Broad street. H. E. Ayres, *Man.*
 Chicago, Ill. : 539, Insurance Exchange. Joseph E. Callender, *Man.*
 New York Metropolitan : 123, William street. H. F. Rascher, *Man.*
 Philadelphia, PA. : 416, Walnut street. L. E. Shallberg, *Man.*
 Pittsburgh, PA. : Keystone Bank building. C. H. Whelan, *Man.*
 Pacific Dept. : Head Office—San Francisco, Cal. J. C. Bunyan, *Man.*
 San Francisco, Cal. : City Office—315, Montgomery street. Hollister G. McGuire,
Man.
 Los Angeles, Cal. : 650, South Spring street. Joseph E. Joseph, *Man.*
 Washington, D.C. : 511-514, Transportation building. R. C. Marshall, *Supervisor.*

Continued.

OCEAN ACCIDENT & GUARANTEE Corporation, Ltd.—continued.

- Australia: Melbourne: Head Office—N.S.W. 413, Collins street.
 A. H. Russell, *Man.* G. W. Giddy, *Asst. Man.*
 Adelaide: 117, King William street. W. J. Hitchcock, *Man.*
 Brisbane: 173, Eagle street. A. E. Barber, *Man.* J. W. Kirby, *S. b. Man.*
 Launceston, Tasmania: 73, St. John street. K. G. Kesteven, *Man.*
 Melbourne: 13, Queen street. F. C. Oates, *Man.*
 Perth: St. George's terrace. R. I. S. Wright, *Man.*
 Sydney, N.S.W.: Ocean house, 34, Martin place. S. G. Paine, *Man.*
- Belgium—Brussels: 61, Rue du Marché-aux-Herbes. W. Leng, *Man.*
 Antwerp: 45, Rue des Tanneurs. G. J. Van der Linden, *Man.*
 Bruges: 10, Rue Nord du Sablon. B. Bragard, *Man.*
 Brussels Midi: 19, Rue de L'Autonomie. J. Willame, *Man.*
 Brussels (Schaerbeek): 318, Place Liédts. D. J. Hasler, *Man.*
 Brussels (Quartier Louise): 13, Chaussée de Charleroi. M. Loepuit, *Man.*
 Brussels (West): 48, Boulevard Leopold II. J. Coeckelbergs, *Man.*
 Charleroi: 27, Rue Léopold. G. Rousseaux, *Man.*
 Ghent: 39, Rue Basse des Champs. A. Goemans, *Man.*
 Hasselt: 6, Grand place. A. de Rode, *Man.*
 Liege: 5, Boulevard d'Avroy. E. Genot, *Man.*
 Louvain: 115, Avenue des Allies. Ch. Ritzzen, *Man.*
 Tournai: 56a, Rue de L'Athénée. L. G. Firman, *Insp.*
- Canada: Head Office—Montreal: 388, St. James street West.
 A. C. Hall, *Man.*
 Maritime Provinces: 60, Prince William street, St. John, N.B. M. E. H. Sailman, *Man.*
 Montreal: 382, St. James street West. G. L. Butcher, *Man.*
 Winnipeg: 203, Lombard building, corner Main and Lombard streets.
 H. J. Scott, *Supt.*
- Vancouver, B.C.: 626, Pender street West. R. G. Boyd, *Man.*
- Holland: Head Office—Amsterdam: Rokin 151. E. Heyman, *Man.*
 Rotterdam: Middensteiger 22a. J. de Vries, *Rep.*
 The Hague: Koningskade, 10. J. M. Berveling, *Rep.*
- India: Head Office—Calcutta: 32, Dalhousie square. F. Carl Seager, *Man.*
 Bombay: Churchgate house, Churchgate street, Fort. S. Young, *Man.*
 Lahore: The Mall. P. A. T. Edwards, *Act. Man.*
 Madras: 169, Popham's Bungalow. S. G. Harrison, *Rep.*
 Rangoon: 128, Phayre street. J. F. Shirtcliffe, *Branch Man.*
- New Zealand: Head Office—Wellington: 93-107 Featherston street. W. R. Saunders, *Man.*; A. J. Hyder, *Asst. Man.*
 Auckland: Grey buildings, Court house lane. C. H. Wyatt, *Man.*
 Christchurch: Corner Cashel and L'pool streets. F. S. Grant, *Man.*
 Dunedin: Corner Crawford and Water streets. S. E. T. Crimp, *Man.*
- Africa: Head Office—Johannesburg: Egis buildings, Loveday street.
 K. P. Neall, *Man.*
 Benoni: 47, Prince's avenue. G. A. Smallic, *Insp.*
 Bloemfontein: Whiteco house, St. Andrew street. G. S. Smith, *Man.*
 Bulawayo: Gifford house, Main street. A. G. Tilley, *Man.*
 Cape Town: Exchange buildings, 24, St. George's street. A. R. Rowand, *Man.*
 Durban: Ocean house, Gardiner street. L. H. Tirrell, *Man.*
 East London: 23, Terminus street. Messrs. Deary & Co., *Agents.*
 Kampala: Messrs. Moody & Tilbrook, *Agents.*
 Kimberley: 1, Chapel street. Messrs. J. Kent & Co., *Agents.*
 Nairobi: Whiteaway buildings, Delamere avenue. Messrs. Richardson & Martin, *Ltd., Chief Agents.*
 N'Dola: Susman house, P.O. Box 133. C. J. Birnie, *Insp.*
 Pietermaritzburg: 180, Church street. J. D. Grout, *Insp.*
 Port Elizabeth: Mutual buildings, Main street. J. S. Carey, *Man.*
- Pretoria: Salisbury house, St. Andries street. F. C. Wallis, *Man.*
 Queenstown: Hexagon. R. H. Wylde, *Insp.*
 Salisbury: Speke avenue. K. A. Parrott, *Insp.*
- Shanghai: 17, Canton road. E. Lester Arnold, *Man.*
 Tientsin: 187, Victoria road. Messrs. A. E. Tipper & Co., *Chief Agents.*
 Hong Kong: 4a, des Voeux road. Messrs. Gilman & Co., *Ltd., Chief Agents.*
- Batavia: 23, Kali Besar Oost. S. Van Gelderen, *Man.*
 Medan (Sumatra): Julianahuis. W. A. Baay.
 Sourabaya: Hellendoorn building. H. F. Willemse.
 Colombo, Ceylon: Imperial Bank building. A. T. Morant, *Man.*

Okehampton Mutual Plate Glass Insurance Society, Limited.

Established 1903. *Object*—Plate Glass.

ADDRESS—4, Station road, Okehampton. C. Sprague, *Sec.*

Oldham and Counties Farmers' Fire Insurance Company, Limited.

Registered 26th Nov., 1908. *Objects*—Fire and Live Stock. CAPITAL—£10,000, in shares of 1s. each. Issued, 6,502 shares. Paid up, 17s. 6d. a share. Dividend declared for 1931, 2s. 6d. per share. Year ends 31st Jan.

Directors—Thomas Wrixley, *Chairman*; Samuel Leach; James Newton; Robert K. Wadsworth; Edward Marsh; Arthur Gartside.

ADDRESS—237, Manchester road, Hollinwood, Oldham. Thomas Whitehead and John Slattery, *Sec.* *Phone*—Fell-worth 1154.

Oldham Fire Insurance Company, Limited.

Registered 5th Dec., 1892. *Object*—Fire. In 1921 this Company became allied with the Yorkshire Ins. Co. CAPITAL—Authorised, £20,000, in 4,000 shares of £5 each. Issued, £9,935. Paid up, £3,500. Year ends 31st Dec.

DIRECTORS—E. W. Milburn, *Chairman*; W. Slater.

ADDRESS—4, Clegg st., Oldham. Lawrence Slater, *Sec. and Man.* *Phone*—4968

Oldham Tradesmen's Plate Glass Insurance Company, Limited.

Established 1892. *Object*—Plate Glass.

ADDRESS—39, Union street, Oldham. E. L. Thompson, *Sec. and Man.* *Phone*—Main (Oldham) 1785.

Otley Mutual Plate Glass Insurance Company, Limited.

Registered 10th Feb., 1931, as a Company limited by guarantee. *Object*—Plate Glass.

REGISTERED OFFICE—17, Manor square, Otley, Yorks. F. Fearnley, *Man. and Sec.* *Phone*—Otley 38.

Pacific Insurance Company, Limited.

Established 1919. *Objects*—Fire, Marine, Accident. Sir Maynard Hedstrom, *Chairman*; David W. Amos, F.A.I.I., *Gen. Man.*; R. C. Evetts, A.F.I.A., *Sec.*

HEAD OFFICE—Renwick road, Suva, Fiji.

HEAD OFFICE FOR AUSTRALIA: 406, Collins street, Melbourne.

D. Norman Trenery, *Man. Dir. for Australia*; R. V. Tuckett, *Man. for Victoria*.

LONDON—Marine Department: 4, Fenchurch avenue, E.C.3. G. G. Sharman, *Underwriter*. *Phone*—Mansion House 3641 (3 lines). *Telegrams*—PACINSOY, Fen.

Palatine Insurance Company, Limited.

Registered 9th June, 1886. In 1900 the Palatine Ins. Co. became allied with the Commercial Union Assur. Co. The following Companies have been amalgamated with the Palatine Ins. Co.:—City of London Fire, 1892; Isle of Man, Fire, 1891; Mutual Accident, 1890; Mutual Fire, 1890; United Fire, 1893. CAPITAL—Authorised, £200,000, divided into 100 5 per cent. preference shares of £10 each and 19,900 ordinary shares of £10 each, all issued and fully paid. Year ends 31st Dec.

Objects—Fire, Consequential Loss, Accident, Fidelity Guarantee, Burglary, Workmen's Compensation, Family Third Party, Comp. Home, Motors, Third Party, Property Owners' Indemnity, Plate Glass, Boiler and Live Stock. W. H. Walker, *Man. and Sec.*; C. K. James, *Asst. Man.*; Cooper Brothers & Co., *Auditors*.

HEAD OFFICE—1 and 2, Royal Exchange buildings, London, E.C.3.

Telegrams—PALATINADO, Stock. *Phone*—Avenue 1061 (9 lines).

BRANCH OFFICES—Belfast: 8, Waring street. D. S. Neilson, *Sec.*

Birmingham: 25, Bennett's hill, 2. J. H. Vernon, *Man.*

Blackburn: Union chambers, 18, Richmond terrace. A. F. Sudall, *Sec.*

Bradford: 61-2, Swan arcade. D. Riley, *Insp.*

Cambridge: Union house, 75/77, Regent street. R. A. Clark, *Man.*

Cardiff: 141, Queen street. T. Osmond Jones, *Man.*

Derby: St. Mary's chambers, St. Mary's Gate.

Dublin: 55, Dawson street, C.2. E. Bain, *Man.*

Dundee: 64-66, Bell street. C. H. Jeffries, *Insp.*

Edinburgh: 10, North St. David street. J. A. Milne, *Man.*

Glasgow: 145, St. Vincent street, C.2. J. B. Mirrlees, *Man.*

Leeds: 14, Park row, 1. H. Dixon, *Man.*

Leicester: Westholme, Una avenue, Braunstone. W. H. H. Pywell, *Insp.*

Liverpool: G 14, Exchange buildings, 2. C. R. MacIver, *Man.*

Telegrams—PALATINADO.

Continued

Palatine Insurance Company, Limited.—continued.

Louth: "Miramar," Ramsgate. E. Brittle, *Insp.*
 Manchester: Royal Mail house, 76, Cross street, 2. S. Barker, *Man.*; J. F. Dean, *Sec.*
 Newcastle-on-Tyne: 38, Westgate road, 1. T. Bonner, *Man.*
 Nottingham: Union chambers, Weekday cross. L. J. Walshaw, *Man.*
 Shrewsbury: 4, Pride Hill chambers. J. P. Pool, *Insp.*
 Southampton: 21, Havelock road. E. N. Emmerson, *Man.*
 Swansea: Commercial Union chambers, Northampton place. G. Richards, *Insp.*
 Adelaide: 117, King William street. A. V. P. P. *Man.* W. H. Jackson, *Sub Man.*
 Atlanta: 10, Pryor street building. Dowdell Brown, *Man.*; E. M. Ran-om, *Asst. Man.*
 Barcelona: Rambla de San José 37, Pral. R. W. Gardiner, *Man.*
 Cape Town: 88-90, St. George's street. W. V. Evans, *Man.*
 Copenhagen: 1, Christian IX's Gade. A. H. P. *Man.*
 Montreal: Commercial Union buildings, 388, St. James' street. A. C. B. Hall, *Man.*; H. F. Roden, *Dep. Man.*; H. J. Kerr and J. H. *Asst. Mans.*
 New York: 1, Park avenue. F. W. Koeckert, *U.S. Man.*; *Deputy U.S. Man.*
 Shanghai: Union building, 17, Canton road. E. Lester Arnold, *Man.*
 Singapore: Commercial Union buildings, Telegraph and Robinson roads. A. C. Potts, *Man.*
 Brisbane: The Wool Exchange, corner of Eagle and Creek streets. New Zealand Loan & Mercantile Agency Co., Ltd., *Agents.*
 Melbourne: 413, Collins street. Alan R. *Man.*; Geo. W. Giddy, *Asst. Man.*
 New Zealand Loan & Mercantile Agency Co., Ltd., *Agents*, 87-95, King street.
 Paris: 8, Rue Edouard VII. W. Haine, *Man.*; Leon de Laubenque, *Dep. Man.*; A. Armand, *Asst. Man.*
 Perth: 66, St. George's terrace. R. I. S. Wright, *Man.*
 San Francisco—California: Commercial Union building, 315, Montgomery street. J. C. Bunyan, *Man.*; A. N. Lindsay and F. H. Spencer, *Asst. Mans.*
 Sydney: 35, Bridge street. New Zealand Loan & Mercantile Agency Co., Ltd., *Agents.*
 Vancouver, B.C.: 626, Pender street West. J. Anderson, *Man.*
 Winnipeg: Paris building, Portage avenue. Norman J. Black, *Man.*
 Yokohama: 72, Yamashita-Cho. J. A. Dixon, *Man.*

Pall Mall Insurance Company, Limited.

Established 1901. *Objects*—Reinsurance.

ADDRESS—64, Cornhill, London, E.C.3. H. S. Milligan, *Chairman*; J. H. Willott, *Sec.*

Parcels & General Assurance Association, Limited.

Established 1903. CAPITAL—Authorised, £30,000, divided into 20,000 ordinary shares and 10,000 7½ per cent. preference shares of £1. Issued, £26,258. Paid up, £26,258 (19,801 ordinary fully paid, 6,387 preference fully paid, preference 7s. paid).

DIRECTORS—D. Verity Morris, *Chairman*; E. Marston Rudland; Derek C. Johnson; M. I. Morris; F. A. Grant, *Sec.*

Objects—Goods in transit by Letter or Parcel Post (Inland and Abroad), Goods in transit by Rail or Carrier, Marine Insurance. Abbott, Deeley, Hill & Co., *Auditors*; Pepper, Tangye & Winterton, *Solicitors*.

HEAD OFFICE—5, Bennett's hill, Birmingham.

Telegrams—INSURIT. Phone—Central 2429.

LONDON OFFICE—Chorley house, 4a, Bloomsbury square, W.C.1.
 Phone—Holborn 1373-4.

Patriotic Assurance Company, Limited.

Founded in 1824. CAPITAL—Authorised, £150,000, in 30,000 shares of £5 each, all issued and fully paid. Year ends 31st Dec.

DIRECTORS—Laurence W. Marin, Esq., *Chairman*; Thomas Geoghegan, Esq., *Sec.*, *Deputy-Chairman*; Rt. Hon. Earl of Wicklow; Major T. D. Hallinan; T. C. Macdougald, Esq., *Man. Dir.*

Objects—Fire, Accident, Workmen's Compensation, Burglary, Third Party, Motors, and Fidelity Guarantee. *Board days*—Wednesday and Friday. Geo. W. Verdon, *Sec.*; Spain Bros. & Co., *Auditors*; Hoey & Denning, *Solicitors*.

HEAD OFFICE—9, College Green, Dublin.

Telegrams—PATRIOTIC, Dublin. Phone—Dublin 21435.

BRANCH OFFICES—Belfast: 1 & 3, Linenhall street
 Cork: 89, South Mall.

PEARL Assurance Company, Limited.

(See Advt. page xliii)

Registered 11th July, 1864, as the Pearl Life Assurance, Loan and Investment Co., Ltd. In 1874 the title was altered to Pearl Life Assurance Co., Ltd., and in 1914 to above. In 1917 obtained powers to transact fire business. The following Companies have been amalgamated with the Pearl Assur. Co.:—Integrity, 1885; London, Edinburgh & Glasgow, 1910, South of England Mutual Benefit F.S., 1901. CAPITAL—Authorised, £1,500,000, divided into 300,000 £1 6 per cent preference shares and 1,200,000 ordinary shares of £1 each. Issued, all of both preference and ordinary. Paid up, preference fully paid, ordinary fully paid. Dividend for 1935, 50 per cent., free of tax. (1934, 50 per cent.). Year ends 31st Dec.

DIRECTORS—Sir George Tilley, F.C.I.I., *President and Chairman*; J. Preece, *Deputy-Chairman*; H. H. Austin, F.I.A., *Managing Director*. **DIRECTORS**—Jas. McIntyre; W. Godfrey, F.C.I.I.; N. L. de Courcy Sloan, F.C.I.I.; W. N. Proddow, F.C.I.S.; H. J. Sayer, F.C.I.I.

Objects—Life, Fire, Burglary, Accident, House Purchase, Pension Assurance, Employers' Liability, Motor, Third Party, etc. **Board days**—Tuesday and Friday. E. H. Minnion, F.C.I.I., *Fire and Accdt. Man.*; G. R. L. Tilley, M.A. (Cantab), F.C.I.S., *Sec.*; W. G. Parson, F.C.I.S., F.L.A.A., A. J. O'Regan, F.C.I.S., F.L.A.A., *Asst. Secs.*; W. Perks, F.I.A., *Asst. Act.*; P. G. Woodcock, G. A. Mullins, S. H. Moxham, *Asst. Mans.*; Clark, Battams & Co., *Auditors*; Sir Stanley Woodward C.M.G., C.B.E., M.D., F.R.C.P., and T. Jenner Hoskin, M.D., F.R.C.P., *Medical Officers*.

HEAD OFFICE—High Holborn, London, W.C.1.
Inland Telegrams—MERCEDES, Holborn, London. **Foreign Telegrams**—MERCEDES, London (Code, Bentley's). **Phone**—Holborn 8441 (13 lines).

DISTRICT OFFICES—Birmingham, 21, Bennett's hill. G. Orme, *Man.* **Phone**—Midland 1940. H. J. Larrall, *Fire and Accdt. Man.* **Phone**—Midland 0977.

Bristol: Pearl Assurance buildings, Baldwin street. W. Evans, *Man.* **Phone**—Bristol 20752.

Cardiff: Pearl Assurance buildings, 29-30, High street. W. E. Ford, *Man.*; A. Griffiths, *Fire and Accdt. Man.* **Phone**—Cardiff 6304.

Chelmsford: Pearl Assurance buildings, Moulsham street. **Phone**—2612

Coventry: Pearl Assurance buildings, 60, Hertford street. **Phone**—281111.

Croydon: Pearl Assurance building, 27-31, High street. **Phone**—Croydon 0244

Dundee: Pearl Assurance buildings, Meadowside. **Phone**—3619.

Eastbourne: Pearl Assurance chambers, Cornfield road. **Phone** 2903.

Exeter: Pearl Assurance buildings, 14-16 High street. G. Daniels, *Man.* **Phone**—Exeter 3437.

Glasgow: Pearl Assurance buildings, 45, Renfield street. T. Collins, *Man.* **Phone**—Central 9023; W. Gordon Paine, *Fire and Accdt. Man.* **Phone**—Central 5144.

Guildford: Pearl Assurance buildings, 101-3, High street. **Phone**—1602.

Hull: Pearl Assurance buildings, Land of Green Ginger. W. Frame, *Man.* **Phone**—Central 35029.

Leeds: Pearl Assurance buildings, 159, The Headrow. R. Young, *Man.* **Phone**—Central 24623. J. W. Foster, *Fire and Accdt. Man.*, Pearl Chambers, East parade. **Phone**—Central 22757.

Liverpool: 14, North John street. E. Moore, *Man.* **Phone**—Bank 4575.

Manchester: Werneth chambers, 29, Princes street. S. Button, *Man.* **Phone**—Central 2359. S. Hall, *Fire and Accdt. Man.* **Phone**—Central 3876.

Newcastle-on-Tyne: Pearl Assurance buildings, 4, Northumberland street. W. Teather, *Man.*, **Phone**—Newcastle 20152; R. O. Gardner, *Fire and Accdt. Man.* **Phone**—Newcastle 22591.

Northampton: Pearl Assurance buildings, 22, The Drapery, 14, Market square. W. F. Knight, *Man.* **Phone**—Northampton 1280.

Plymouth: 91, Old Town street. H. Ward, *Man.* **Phone**—3429

Portsmouth: Pearl Assurance buildings, Commercial road. **Phone**—75773

Reading: Pearl Assurance buildings, Station road. W. Carruthers, *Man.* **Phone**—3959.

Southampton: Pearl Assurance buildings, 30, High street. W. G. Whitfield, *Man.* **Phone**—2504.

And over 500 District Offices throughout London and the country.

FOREIGN BRANCHES AND AGENCIES—

Algeria—Algiers: D. Vemian, 6, Boulevard Baudin.
Belgian Congo—Antwerp: J. van Eessel, Rue des Tanneurs, 4.
Belgium—Brussels: Victor Delooz, 23, Rue Leon Lepage.
Cyprus—Limassol: Pavlides & Zenon, 24, St. Andrew street.
Denmark—Copenhagen: A. L. Bramsen & Co., Stormgade 20.

Continued.

PEARL Assurance Company, Limited.—continued.

- France—Bordeaux: René Clavelle, 6, Rue de Seze.
 Le Havre: La Salamandre Compagnie Anonyme d'Assurance, 1, Place Jules Ferry.
 Roubaix: Pierre Deladail-Chadain, 6, Rue de la Poste.
 Strasbourg: L'Industrie Comptoir General d'Assurances, 21, Rue des Franc-Bourgeois.
- Germany—Hamburg: Xaver Breuer, Hamburg 36, Hamburger Hof, Jungfernstieg 26/33.
- Greece—Athens: Athenos & Stamatakis, 1, Rue Psamatjoglou.
- Holland—Amsterdam: Morier & Mathias, Heerenstraat 255.
- Amsterdam: Schagt & Co., Nieuwe Doelenstraat 20-22.
 The Hague: Van der Bosch & Loonen, Kloosterdak 16.
 Rotterdam: A. Overgaauw, Wynstraat 55.
 Rotterdam: C. Dessen & Co., Wijnhaven 71.
- Norway—Oslo: W. Koch, Prinsensgt 26b.
- Portugal—Lisbon: Cia de Seguros "Portugal," 100, Rua Aurea 2°.
- Spain—Barcelona: A. Teask, Rambla de Catalunya 66, 5° II.
 Vigo: Sres. Alves Cardosoyen, Colon 21.
- Sweden—Göteborg: C. F. Nordström, Västra Hamngatan 11.
- Burma—Rangoon: Deacon Clark & Co., Ltd., 67-69, Lewis street.
- Ceylon—Colombo: Hall Blyth & Co. (Colombo) Ltd., National Mutual building, Chatham street.
 Colombo: Harrison & Crofield, Ltd., Prince building.
- China—Hong Kong: Dodsell & Co., Ltd., New Hong Kong and Shanghai Bank building.
 Hankow: Carlowitz & Co.
 Tientsin: E. Winter & Co., 49, T'ien road, British Concession.
- Dutch East Indies—Batavia: Blom & Van der Aa., Beursplein 5 (Effectenbeurs), Amsterdam.
- India—Bombay: York building, Hornby road.
 Calcutta: 13, Clive buildings, 8 Clive street.
 Calcutta: A. Yule & Co., Ltd., 8, Clive row.
 Madras: W. A. Beardsell & Co., Ltd., Second Line Beach.
 Madras: Maconochie & Co., Mercantile Bank building.
- Palestine—Tel Aviv: Jacob Ross, 12, Herzl street.
- Straits Settlements—Singapore: V. R. Vick & Co., Hong Kong Bank chambers.
 Penang: A. Dennys & Co., 22a, Beach street.
- Syria—Beirut: F. V. Caporal & Co., Rue Allenby.
- Egypt—Alexandria: 26, Rue de l'Eglise Copte.
 Cairo: Rieti & Co., 1, Rue Mash Hadi.
 Port Said: N. Garangiotis & Sons, El Souess street.
- Kenya Colony—Nairobi: Beakes & Co., Avenue house, Sixty Avenue.
- Madagascar—Paris: Darrieux, 3, Rue Washington.
- South Africa—Johannesburg: Geneva house, Loveday street.
- Australia—Melbourne: 9, Queen street.
 Adelaide: 47-51, Waymouth street.
 Brisbane: A. W. Clarey, 367-8-9, Queen street.
 Perth: 188-192, St. George's terrace.
 Sydney: 19, O'Connell street.
- New Zealand—Christchurch: K. W. Robinson, 90, Hereford street.
 Auckland: Robinson, Aitken & Co., Ltd., corner Queen and Wyndham streets.
 Wellington: Robinson, Aitken & Co., Ltd., 142, Featherstone street.
 Dunedin: A. W. Sinclair, Esq., 450, Moray place.
- Brazil—Rio de Janeiro: Frisbee & Freire, Ltd., 34, Rua Theophilo Ottoni.
 Sao Paulo: A. E. Collier, Rua Quitanda 4, 2°, 6.
- Cuba—Havana: Guillermo F. Kohly, Apartado No. 111, Calle Cuba No. 21, and 123, William street, New York.
- Philippine Islands—Manila: Warner Barnes & Co., Ltd., Perez Samanillo building, 619, Escolta.
- Canada—Ontario: Victory building, 80, Richmond street, Toronto.
 Calgary: 518, Grain Exchange.
- Newfoundland—St. John's: Wood & Kelly, 367, Duckworth street.
- U.S.A.—New York: 80, John street.
 Chicago: 175, West Jackson boulevard.
 Los Angeles: Board of Trade building, 111, West 7th street.
 Philadelphia: 525, Chestnut street.
 San Francisco: 200, Bush street.
 Seattle: 1426, Exchange building.

PHENIX Assurance Company, Limited.

(See Advt. page 14)

Established 1782 as the New Fire Office, which title was soon changed to Phoenix Fire Office and in 1961 to above. In 1920 the 44,000 original shares of the Norwich Union Fire Ins. Soc. were acquired by the Phoenix, but in 1925 these shares were sold to the Norwich Union Life Ins. Soc. The following Companies have been amalgamated with the Phoenix:—Palladium Society (fire business), 1830; Berkshire, Gloucester & Provincial Life & Fire (fire business), 1831; Herts, Cambridge & County Fire & Life (fire business), 1831; Protector Fire, 1836; Pelican & British Phoenix Life, 1907; Law Life, 1909. The following Companies have been allied with the Phoenix:—Union Marine, 1911; Northern Maritime, 1917; London Guarantee & Accident, 1922. Tariff Reinsurances, 1933. CAPITAL—Authorised, £3,792,795, in 309,755 shares of £10 each, and 695,245 shares of £1 each, all issued. Paid up, £1,005,000 (each £10 share £1 paid and the £1 shares fully paid). Dividend for 1936, 12s. a share, less tax. Year ends 31st Dec. Debentures—£666,880 of 3½ per cent. Law Life stock (1911 stock redeemed May, 1935), and £910,236 of 4 per cent. registered (1922) stock.

DIRECTORS—Arthur M. Walters, *Chairman*; Sir Thomas Royden, Bt., C.H., *Deputy-Chairman*; R. Y. Sketch, F.C.I.I., *Man. Dir.*; Major Hon. J. J. Astor, M.P.; Sir Charles O. Barrie, K.B.E., M.P.; Bristow Bovill; Sir John Caulcutt, K.C.M.G.; Cecil E. W. Charrington, M.C.; F. D'Arcy Cooper; Rt. Hon. the Earl of Dudley, M.C., D.L.; Rt. Hon. Lord Ebbisham, C.B.E.; Rt. Hon. Viscount Greenwood, P.C., K.C.; Rt. Hon. Lord Hutchison of Montrose, P.C., K.C.M.G., C.B., D.S.O.; Col. Hon. Stuart Pleydell-Bouverie, D.S.O.; Hon. Edwin Ponsonby; Rt. Hon. Lord Rochdale, C.B.; W. L. Stephenson; John Tryon; Granville Tyser; Brig.-Gen. J. T. Wigan, C.B., C.M.G., D.S.O.

Objects—Fire, Life, Accident, Marine, etc. **Board day**—1.45 Wednesday. **E. B. Ferguson, F.C.I.I., Man.**; A. Batrick, *Asst. Man.*; **Life Dept.**—W. R. Moore, M.C., F.I.A., *Life Man. & Act.*; E. W. Ralis, F.I.A., T. H. Hodgson, F.I.A., *Asst. Acts*; **Investment Dept.**—A. S. Holness, F.I.A., *Investment Man.*; B. G. Turner, F.I.A., *Asst. Investment Man.*; **Fire Dept.**—F. H. Yerbury, F.C.I.I., *Fire Man.*; E. G. Gough, *Asst. Fire Man.*; A. B. Clark, *Fire Supt.*; A. Kirkland, F.C.I.I., *Home Fire Supt.*; E. B. Hunter, M.I.E.E., *Chief Electrical Engineer*; T. Hall, P.A.S.I., *Chief Home Fire Surveyor*; G. E. Keay, F.C.I.I., *Chief Foreign Fire Surveyor*; **Accdt. Dept.**—B. H. Davis, *Accdt. Man.*; L. Weightman, *Foreign Accdt. Man.*; R. Swan, *Home Accdt. Claims Man.*; J. Wisbey, *Home Motor Supt.*; **Marine Dept.**—London: 1, Fenchurch avenue, E.C.3. A. M. Richardson, *Underwriter*; L. K. Sweet, F.C.I.I., *Deputy Underwriter*; R. A. Hughes, *London Marine Sec.* Liverpool: 11, Dale street. A. Bath, *Underwriter*; C. F. Duncan, *Asst. Underwriter*; C. F. J. Mountain, *Asst. Sec., Marine Dept. Secretarial Dept.*—G. L. Wagstaff, O.B.E., A.C.A., *Sec.*; David Heron, D.Sc., F.C.I.S., *Asst. Sec.*; J. G. Hill, A.C.A., *Chief Accountant*; D. Higham, W. A. Monkhouse, A.C.A., *Asst. Accountants*; J. Hay, F. O. Jacobs, *Cashiers*; J. S. Robinson, *Asst. Cashier*. **Agency Dept.**—W. Thacker, *Agency Man.*; E. V. Rutter, *Executive Secretary*; A. E. Gow, M.D., F.R.C.P., R. Hilton, M.D., F.R.C.P., *Chief Med. Officers*; Kemp Chatteris Nichols, Sendell & Co., Spain Bros. & Co., *Auditors*; Dawes & Sons; Watson, Sons & Room; Walters & Co., *Solicitors*.

HEAD OFFICE—Phoenix house, King William street, London, E.C.4.

Telegrams—PHENIX, Cannon, London. **Phone**—Mansion House 9876 (7 lines).

BRANCH OFFICES—London: City: Phoenix house, King William street, E.C.4.

P. R. Sharman, *Man.*; H. J. Hodges, *Asst. Man.*; K. W. Snushall, A.C.I.I., *Sec.*; F. H. Davies, *Asst. Sec.*; P. A. Jackson, F.C.I.I., A.C.I.S., *Life Supt.*

Phone—Mansion House 9876.

Law Courts: 187, Fleet street, E.C.4. W. H. Hodgson, F.I.A., *Man. & Act. Law Life Funds*; W. C. Cowper, A.C.I.I., *Asst. Man.*; H. J. Bincham, *Agency Supt.*

Phone—Holborn 3581-2-3.

West End: Bryon house, 7, St. James's street, S.W.1. W. E. Thomson, *Man.*; F. Pearson Dutton, *Accdt. Man.*; D. F. Davis, *Life Sec.*; C. Ambrose, *Fire Sec.*

Phone—Whitehall 9155/8.

East London: Cranbrook house, Cranbrook road, Ilford. R. H. Pounds, *Man.*; E. J. Dyer, *Sec.*

Phone—Ilford 1124-5-6.

North London: 236/240, Pentonville road, King's Cross, N.1. C. N. Clowser, *Man.*; C. K. Reintjes, *Sec.* **Phone**—Terminus 5247 (2 lines).

COUNTRY BRANCH OFFICES—Aberdeen (Sub. to Glasgow): 259, Union street.

J. A. Sutherland, A.C.I.I., *Sec.* **Phone**—1966.

Alnwick (Sub to Newcastle): Victoria house, Bondgate Within. W. Sordy, *Sec.* **Phone**—29.

Bangor (Sub to Liverpool): Caxton buildings, High street. J. A. Hughes, A.C.I.I., *Sec.* **Phone**—530.

Bedford: 15-17 High street. Herbert Davies, *Man.*; H. A. Young, F.C.I.I., *Asst. Man.* E. J. H. Hollands, A.C.I.I., *Sec.*

Phone—3224-5.

Continued.

PHENIX Assurance Company, Limited.—continued.

- Belfast: Moore House, 19, Donegall place. R. H. Bolton, *Man.*; E. A. Hewardine, *Sec.* Phone—23344.
- Birmingham: 78, Colmore row, 3. H. G. Perkins, *Man.*; E. G. R. Clements, *Life Supt.*; C. O. Sumner, *Accdt. Supt.*; R. H. Woolley, *Fire Supt.* Phone—Central 8344.
- Bournemouth (Sub to Southampton): 124, Old Christchurch road. C. A. Peachey, *Sec.* Phone—1425.
- Bradford: Argus buildings, Leeds road. A. Musgrave, *Man.*; C. E. Crook, *F.C.I.I.*, *Sec.*; A. G. Butler, *F.I.A.*, *Life Supt.* Phone—8297-8.
- Brighton: Phoenix building, West street, 1. S. N. Neild, *Man.* Phone—5767-2.
- Bristol: Phoenix building, 22, Clare street, 1. G. D. Barton, *Man.* F. W. Vickery, *A.C.I.I.*, *Fire Supt.*; G. A. Tonkin, *Accdt. Supt.*; E. A. Radcliffe, *F.C.I.I.*, *Life Supt.* Phone—25575 (2 lines).
- Burnley (Sub to Manchester): 3, Yorke street. A. Jackson, *Sec.* Phone—2557.
- Cambridge (Sub to Bedford): 65, St. Andrews street. A. S. Carter, *A.C.I.I.*, *Sec.* Phone—3371.
- Canterbury (Sub to Maidstone): 37a, High street. J. H. Bower Smith, *Insp.* Phone—2318.
- Cardiff: 22, High street. Percy Gootch, *Man.*; F. C. Sloper, *Life Supt.* Phone—5229-30.
- Carlisle (Sub to Newcastle): 38, Lowther street. H. Filmer, *Insp.* Phone—1089.
- Carmarthen (Sub to Cardiff): 19a, Spilman street. D. I. Jenkins, *Insp.* Phone—258.
- Cheltenham (Sub to Bristol): 50, The Promenade. C. H. Dredge, *Insp.* Phone—2129.
- Chester (Sub to Liverpool): 9, Newgate street. J. Rogan, *Sec.* Phone—247.
- Colchester (Sub to Ipswich): 2, West Stockwell street. D. Garrett Wood, *Sec.* Phone—4059.
- Cork (Sub to Dublin): 95, South Mall. J. H. Hanan, *Sec.* Phone—251.
- Coventry (Sub to Birmingham): 8, Queen's road. L. S. Dight, *Sec.* Phone—5680.
- Croydon: 128, George street. R. G. Picking, *Man.*; C. R. Caplen, *Sec.* Phone—2161-2.
- Derby (Sub to Leicester): Lloyds Bank chambers, Iron Gate. D. N. Greenhalgh, *A.C.I.I.*, *Sec.* Phone—413.
- Dublin: 10-12, Trinity street. R. H. Bolton, *Man.* Phone—23014-5.
- Dundee (Sub to Glasgow): 39, Murraygate. J. McCall Brown, *Sec.* Phone—2425.
- Edinburgh (Sub to Glasgow): 21, St. Andrew square, 2. D. G. James, *Man.* Phone—28026.
- Exeter (Sub to Plymouth): Athenæum chambers, 20, Bedford circus. H. E. Winterburn, *F.C.I.I.*, *Sec.* Phone—2562.
- Glasgow: 78, St. Vincent street, C.2. F. W. Bryant, *F.C.I.I.*, *Man. for Scotland*; T. A. Fraser, *Agency Supt. for Scotland*; A. W. Houston, *A.C.I.I.*, *Fire Supt. for Scotland*; Andrew Pinkerton, *A.C.I.I.*, *Accdt. Supt. for Scotland*. Phone—Central 4250 (4 lines).
- Grimsby (Sub to Hull): 162, Victoria street. G. N. Fridlington, *Insp.* Phone—3743.
- Guildford (Sub to Croydon): 116, High street. A. F. Hour, *F.C.I.I.*, *Sec.* Phone—551.
- Hereford (Sub to Bristol): 17, St. Nicholas street. H. A. Gale, *Sec.* Phone—2204.
- Hertford (Sub to Bedford): 5, Church street. F. Herniman, *Insp.* Phone—429.
- Huddersfield (Sub to Leeds): King's Head buildings, Cloth Hall street. E. Norminton, *Sec.* Phone—3020.
- Hull: Phoenix chambers, 161 & 162, High street. T. F. Evans, *A.C.I.I.*, *Man.* Phone—Central 15549 (2 lines).
- Ipswich: 11, Princes street. E. D. Lofts, *Man.* Phone—3537.
- Isle of Man (Sub to Liverpool): 10, Athol street, Douglas. T. H. Hodson, *Sec.* Phone—Douglas 324.
- Jersey (Sub to Southampton): 2, Church street. F. Bradley Martin, *Insp.* Phone—1477.
- Leeds: Phoenix chambers, South parade, 1. F. O. Cooke, *F.C.I.I.*, *Fire & Accdt. Man.*; T. A. Roose, *Life Man.*; H. V. Briggs, *A.C.I.I.*, *A.C.I.S.*, *Asst. Man.* H. R. Fisher, *Sec.* Phone—20531.
- Leicester: Phoenix building, Friar lane. V. C. Smith, *Man.* F. H. Radmall, *Life Sec.* Phone—58228-9.
- Limerick (Sub to Dublin): Phoenix Assurance chambers, 84, O'Connell street. W. G. Johnston, *Sec.* Phone—467.
- Lincoln (Sub to Hull): St. Peter's chambers, 47-9, Silver street. W. A. Reeves, *Sec.* Phone—301.
- Liverpool: 11, Dale street, 2. W. Stoner, *F.C.I.I.*, *Man.*; A. L. Horsley, *Life Supt.* Phone—Central 3534 (4 lines).
- Londonderry (Sub to Belfast): 7, Castle street. W. J. Walker, *Insp.* Phone—2233.

Continued.

PHŒNIX Assurance Company, Limited.—continued.

- Luton (Sub to Bedford): 10, George street West, W. I. Howard, *Sec.* Phone—2456.
Maidstone: 6, 7 & 8, Market buildings. J. Watson, *Man.*; R. E. Parsonage, *Accdt. Supt.* Phone—3376.
Manchester: 49, Spring gardens, 2. T. W. D. Price, *Man.*; N. A. Barker, *Asst. Man.*; R. W. Astorga, *Sec.*; J. R. Golightley, *F.C.I.I., Accdt. Supt.*; R. F. Crabb, *F.C.I.I., Life Supt.* Phone—Deansgate 3086 (4 lines).
Middlesbrough (Sub to Newcastle): Town Hall chambers, 93, Albert road. R. Calvert, *Insp.* Phone—2877.
Newcastle-on-Tyne: Phœnix Assurance buildings, Collingwood street, 1. Percy Potts and R. W. Parker, *Joint Mans.*; John Scott, *A.C.I.I., Agency Supt.*; S. H. Fawcett, *Fire Supt.* Phone—21345.
Newport (Sub to Cardiff): 3, Commercial street. W. A. Young, *Sec.* Phone—4596.
Northampton (Sub to Leicester): 19, Market square. H. C. R. Gilman, *F.C.I.I., Sec.* Phone—844.
Norwich (Sub to Ipswich): 29, Prince of Wales road. G. R. Hicks, *A.C.I.I., Sec.* Phone—3505.
Nottingham (Sub to Leicester): Queen's chambers, King street. A. H. Lambert, *Sec.* Phone—4444.
Oxford (Sub to Reading): Tower house, Carfax. F. H. Morris, *Sec.* Phone—2423.
Plymouth: Phœnix chambers, Princess square. W. H. Newman, *Man.*; A. C. Thomson, *A.C.I.I., Asst. Man.* Phone—4346.
Portsmouth (Sub to Southampton): 4-6, King's road. C. S. Lear, *Sec.* Phone—4136.
Preston (Sub to Manchester): 33, Winkley square. J. H. Holt and J. Green, *Insp.* Phone—5307.
Reading: Phœnix chambers, 11, Friar street. R. S. Haines, *Man.* R. R. Elford, *Sec.*; F. G. Fletcher, *A.C.I.I., Life Supt.* Phone—2421-2.
Salisbury (Sub to Southampton): Phœnix buildings, Market square. R. J. Lemon, *Sec.* Phone—3669.
Sheffield (Sub to Leeds): Foster's buildings, 22, High street, 1. S. Ratcliffe, *Insp.* Phone—20846.
Shrewsbury (Sub to Birmingham): Castle chambers, Castle street. E. S. Crowley, *Sec.* Phone—2569.
Skegness (Sub to Hull): Lloyd's Bank chambers, Lunley road. C. S. Owst, *F.C.I.I., Insp.* Phone—405.
Slough (Sub to Reading): Imperial buildings, William street. L. Smith, *Sec.* Phone—1192.
Southampton: Phœnix chambers, Ogle road. Stanley Atwill, *Man.* Phones—3899 & 4792.
Southport (Sub to Liverpool): Albany buildings, 353, Lord street. E. N. Ward, *A.C.I.I., Insp.* Phone—2026.
Stockport (Sub to Manchester): 123, Wellington road South. C. M. Gadd, *Insp.* Phone—2097.
Stoke-on-Trent (Sub to Birmingham): 17, Stafford street, Hanley. C. E. Clowser, *A.C.I.I., Sec.* Phone—Stoke-on-Trent 29162.
Sunderland (Sub to Newcastle): 32, West Sunnyside. B. W. Lamb, *Sec.* Phone—4213.
Swansea (Sub to Cardiff): 28, Castle street. L. V. Whitehorn, *F.C.I.I.* Phone—2233.
Taunton (Sub to Bristol): 1, Revenue buildings, Billet street. A. E. Blandford, *F.C.I.I., Sec.* Phone—2453.
Waterford (Sub to Dublin): 41, Quay. G. D. Dunlop, *Insp.* Phone—114.
Watford (Sub to Bedford): 77-9, High street. H. D. Powell, *Sec.* Phone—3773.
Westport (Sub to Dublin): Castlebar street, Co. Mayo. A. E. Higginson, *Insp.* Phone—46.
Wolverhampton (Sub to Birmingham): 57, Victoria street. Leonard Hampson, *Sec.* Phone—21947.
Worcester (Sub to Birmingham): 4, Foregate street. L. A. Treadwell, *Sec.* Phone—431.
Australia: Phœnix house, 63, Pitt street, Sydney. R. L. Swan, *Man. for Australia.* A. W. H. Padfield, *Marine Underwriter for Australia.*
Adelaide: 73a, King William street. W. D. Sharland, *Man. for South Australia.*
Brisbane: National chambers, 96-98, Eagle street. A. Sibly, *A.A.I.I., Man. for Queensland.*
Melbourne: 60, Market street. H. N. Bainbridge, *F.A.I.I., F.A.I.S., Man. for Victoria;* R. Karmel, *A.A.I.I., Asst. Man. for Victoria;* H. A. Vollugi, *Agency Man. for Victoria.*
Perth: National house, William street. G. L. Bowman, *A.A.I.I., Man. for West Australia.*
Sydney: Phœnix house, 63, Pitt street. E. G. Punchard, *Man. for New South Wales;* N. S. McNab, *Asst. Man. for New South Wales.*
Tasmania: 84, Cameron street, Launceston. W. L. Brown, *Man. for Tasmania.*

Continued.

PHOENIX Assurance Company, Limited.—*continued.*

Barcelona: Calle Fontanella, 9. F. Ferrer Romaguera, *Fire and Marine Man.*
 Copenhagen: 68, St. Kongensgade, K. Hermann Zobel, *Man. for Denmark*;
 Hermann Zobel, Jr., *Asst. Man.*; Viggo Heuser, *Juridical Man.*
 Canada: 480, St. Francois Xavier street, Montreal. C. W. C. Tyre, *Man.*
 W. Lawrie, *Asst. Man.*; J. C. Urquhart, *Sec.*
 Toronto: 465, Bay street. D. Taylor, *Casualty Man.*; R. J. Bastedo, *Casualty Sec.*
 Halifax: 207, Hollis street. G. R. Wilson, *Man.*; R. J. Lawrence, *Sec.*
 Far East: 27, Peking road, Shanghai. H. M. Hind, *Man. for Far East.* E. H. S.
 Low, *Asst. Man.*
 Havana—Cuba: Amargura 23. S. L. Maduro, *Man.*
 India: 28, Dalhousie square, Calcutta. J. W. Webber, *Man. for India*; H. S.
 Bullock, *Asst. Man. (Life).*
 New Zealand: 127, Featherston street, Wellington. R. H. Rowland, *A.C.I.I., F.A.I.I.,*
Man. for New Zealand; K. C. Akers, *A.A.I.I., Asst. Man. for New Zealand.*
 Auckland: 26, Shortland street. R. M. Sketch, *Man.*
 Christchurch: 101, Hereford street. G. C. Lezard, *Man.*
 Dunedin: 11, Bond street. R. O. Talbot, *Man.*
 New Plymouth: Currie street. A. D. Taylor, *Man.*
 South Africa: Cape Town: Phoenix house, 42, Burg street. B. C. Handley, *F.A.I.I.,*
Man. for South Africa; R. A. Mellish, *Sec.*; O. R. Schroomrud, *Fire Supt.*
 Transvaal: St. Andrew's Building, Commissioner street, Johannesburg. A. R.
 Nairn, *Man. for Transvaal.*
 United States: 55, Fifth avenue, New York. J. M. Haines, *Gen. Attorney*;
 H. Lloyd Jones, *Dep. Gen. Attorney*; T. J. Irvine, *Man.*; W. E. Lowther, *Gen.*
Counsel; J. R. Robinson and J. T. Tabler, *Asst. Mans.* J. F. Cunningham, *Sec.*
and Treas.; Hon. von der Lieth, A. C. Hoberg, W. H. Thompson and T. W. Green,
Asst. Secs. 116, John street, New York. W. C. Spelman, *Marine Man.*

Pilot Assurance Company, Limited.

Established 1905. *Objects*—Life Assurance. Annuity. Fire, Accident, House
 Purchase, Fidelity Guarantee. Year ends 31st December. CAPITAL—Authorised,
 £50,000 in shares of £1 each. Issued, 32,665 shares; paid-up.

DIRECTORS—R. Vincent Johnson, *Solicitor (Chairman)*; H. Berry, *J.P. (Vice-*
Chairman); Harry Clough; J. Sydney Matthews. C. B. Howard, *Sec.*

HEAD OFFICE—28-30, John Dalton street, Manchester, 2. *Telegrams*—DOMICILE.
 Manchester. *Phone*—Blackfriars 7726 and Deansgate 3675 (3 lines).

BRANCHES—London: Shell Mex house, Strand, W.C.2. I. Williams, *Branch Man.*
Phone—Temple Bar 6305.

Wolverhampton: 57, Queen street. S. G. Woods, *Man.* *Phone*—21349.

North Wales: Maes-y-iron. Dinerth road, Colwyn Bay. D. Pryce Williams, *Man.*
Phone—48010.

PIONEER LIFE Assurance Company, Limited. (See Advt. page lxxxviii)

Registered 4th Dec., 1891. CAPITAL—Authorised, £100,000, in shares of £1 each, all
 issued. Paid up, £90,000 (18s. per share). Dividend for 1938, 2s. 3d. per share.
 (1937, 1s. 9d.). Year ends 31st March.

DIRECTORS—J. Redman Ormerod, *J.P., Chairman*; Harold Brodrick, *B.A., F.G.S., J.P.,*
Vice-Chairman; John A. Ormerod, *J.P.*; A. A. Snodgrass; G. Orchard; H. K.
 Ormerod; Miss Barbara Brodrick.

Objects—Life, Accident and Industrial.

HEAD OFFICE—31, Dale, street, Liverpool. *Telegrams*—FRUGALITY. *Phone*—
 Central 2455. *Board day*—Last Thursday. A. A. Snodgrass, *F.C.I.S., Man.*; John
 Fullerton, *F.C.I.S., A.C.I.I., Sec.*; E. A. Rusher, *F.I.A., Act.*; Chalmers, Wade & Co.,
Auditors; John Hay, *M.D., F.R.C.P., Medical Officer.*

Planet Assurance Company, Limited.

Registered 20th Jan., 1920, as a private company, and in 1926 altered to public
 company. In 1927 became allied with the Sun Insurance. CAPITAL—Authorised,
 £500,000, in shares of £1 each. Issued, 300,000 shares. Paid up, £150,000 (200,000
 ordinary shares 10s. paid, and 100,000 "A" shares 10s. paid). Dividend for 1937,
 14 per cent., less tax. (1936, 13 per cent.). Year ends 31st Dec.

DIRECTORS—The Lord Essendon, *Chairman*; Hon. Sir William H. Goschen, *K.B.E.,*
Deputy Chairman; Frank Chaplin; Ashlin Cuforth; Charles F. Holland; Wilfrid
 Janson; Harold Jones; Sydney H. Kaye, *O.B.E.*; John R. Mulvany; William W.
 Otter-Barry; W. M. Pryor, *D.S.O.*; Walter C. Warwick.

Objects—All classes except Life.

HEAD OFFICE—63, Threadneedle street, London, E.C.2.

Telegrams—c/o SUN FIRE, Stock. London. *Phone*—London Wall 4571. William
 W. Otter-Barry, *Man. Dir.*; G. C. Hast, *Sec.*; H. V. Hose, *Asst. Sec.*

MARINE UNDERWRITING ROOM—37, Lime street, E.C.3. C. C. Turner, *Marine*
Underwriter; N. R. Jenkins, *Joint Marine Underwriter.*

Plumbers' Mutual Insurance Association, Limited.

Established in 1928 as the National Federation of Plumbers & Domestic Engineers (Mutual) Insurance Association, Limited. Name changed to above in 1929. A company limited by guarantee. *Objects*—Employers' liability and public liability for the plumbing and heating engineering trades only.

DIRECTORS—William Morris, *Chairman*; William Forrest Thacker; William Ashworth; T. H. Halsall; George Sherrington.

REGISTERED OFFICE—33-1, High Street, Southport. T. H. Halsall, *Man. & Sec.* *Phone*—Southport 2195. Wood, Lord & Co., *Solicitors*. Bryce Hammer & Co., *c.a.* *Auditors*.

BRANCHES—Blackburn: 24, Salford road. R. Gallop, *Man.*
Burnley: 5, Thursby road. E. Baker, *Man.*

Plymouth Glass Insurance Company, Limited.

Established 1909. *Object*—Plate Glass.

ADDRESS—11, Park street, Plymouth. E. Whitmarsh, *Sec.*

Portsmouth Glass Insurance, Limited.

Established 1901. *Object*—Plate Glass.

ADDRESS—2, Marmion road, Southsea. *Phone*—Portsmouth 6026.
A. J. Stedman, *Chairman*; E. C. Mulgrue, *Sec.*; Thos. H. Casey & Son, *Auditors*.

Potters' Insurance Company, Limited.

Established 1902. *Object*—Compensation for Lead Poisoning and Silicosis.

ADDRESS—Federation house, Stoke-on-Trent.

Telegrams—FEDERATE, Stoke-on-Trent. *Phone*—Stoke-on-Trent 48631. Sidney H. Dodd, *Sec.*

PREMIER MOTOR POLICIES, Limited.

(See Advt. page xliv)

(Company Guaranteed by the *Eagle Star Insurance Co., Ltd.*)

Established 1919. *Objects*—Motor Insurance Specialists. Frank H. Bale, *M.T.A.E., Gen. Man.*; F. C. Haynes, *F.C.I.S., Sec.*

HEAD OFFICE—Melbourne house, Aldwych, London, W.C.2.

Phone—Temple Bar 4546.

BRANCH OFFICES—

Amersham, Bucks.: Oakfield corner, Amersham on the Hill. *Phone*—Amersham 77.

Birmingham, 2: County chambers, 33, Martineau street. *Phone*—Central 3823.

Brighton, 1: 121, Queen's road. *Phone*—Brighton 6614.

Cambridge: Llandaff chambers, Regent street. *Phone*—Cambridge 3565.

Canterbury: 9, The Parade. *Phone*—Canterbury 2900.

Coventry: 16, Warwick row. *Phone*—Coventry 5126.

Edinburgh: 15, Stafford street. *Phone*—Edinburgh Central 25309.

Leeds, 1: 18, Park row. *Phone*—Leeds 23869.

Leicester: 10, Peacock lane. *Phone*—Leicester 22671.

Liverpool, 2: 34, Castle street. *Phone*—Bank 4070-1.

Manchester, 2: Century house, 11, St. Peters square. *Phone*—Central 1318-19.

Newcastle-on-Tyne, 1: Groat house, Collingwood street. *Phone*—Newcastle 25416.

Nottingham: Notts Bank chambers, Pelham street. *Phone*—Nottingham 3664.

Rugby: 3, Albert street. *Phone*—Rugby 2643.

Southampton: Premier house, 1, Brunswick place. *Phone*—Southampton 5531.

Southend-on-Sea: 26, Clarence street. *Phone*—Southend 3078.

Preston Mutual Plate Glass Insurance Association.

Established 1894. *Object*—Plate Glass.

ADDRESS—102, Fishergate, Preston. C. H. Sharp, *Chairman*; Jas. S. Howarth, *Sec.*

Progress Insurance Company, Limited.

Registered 14th August, 1937. *Objects*—Reinsurance only (Fire, Life and Accident). Capital—£200,000 in shares of £1 each. Subscribed—£60,000 in 60,000 fully paid shares.

DIRECTORS—Sir William Harold Webbe, *c.b.e.*; Sir George L. Colvin, *c.b., c.m.g., v.s.o.*; Paul Golmick; B. J. R. Spycket; J. P. B. Spycket; A. C. P. Meunier.

ADDRESS—73-76, King William street, London, E.C.4. W. F. B. Nott, *Sec.*; A. A. L. J. Arland, *Man.* *Telegrams*—Inland: PRINSO, Cannon, London. Foreign: PRINSO, London. *Phone*—Mansion House 3374. Thompson, Quarrell & Co., *Solicitors*.

Provident Accident & White Cross Insurance Company, Limited.

Established in 1865 as the Provident Clerks' & General Guarantee Assoc., Ltd. In 1907, upon the amalgamation of the Provident Clerks' & General Accident Ins. Co. (est. 1876) with this Company, the title was then altered to Provident Clerks' & General Guarantee & Accident Co., Ltd. In 1917 the title was changed to Provident Accident & Guarantee Co., and in 1925, upon amalgamation with the White Cross Ins. Assoc., Ltd., the title was altered to above. In 1917 this Company became allied with The Northern Assur. Co., Ltd. CAPITAL—Authorised, £400,000, in 40,000 shares of £10 each. Issued, 21,250 shares. Paid up, £212,500. Dividend for 1935, £2 10s. per share, less tax (1934, same). Year ends 31st Dec.

DIRECTORS—Owen Hugh Smith, *Chairman*; Major A. C. Bonsor; W. A. Henderson; Cecil Lubbock; K. K. Peters; W. E. Trenam.

Objects—Motor, Fidelity, Personal Accident, Workmen's Compensation, Public Liability, Baggage, Carrier Cycle, Lift, Fire, Burglary, Cycle, Drivers' Indemnity, Property Owners' Indemnity, Plate Glass, Live Stock, Contingency, etc. *Board day*—2.45, Third Friday. John Pinkerton, *Man. & Sec.*; John War, *Asst. Man.*; Whinney, Smith & Whinney, *Auditors*.

HEAD OFFICE—Kinnaird house, Pall Mall East, London, S.W.1.

Telegrams—WITEXROSS, Lesquare, London. *Phone*—Whitehall—7111 (3 lines).

B. L. E. Pocock, *London Agency Man.*

BRANCH OFFICES—Bath (Sub-Office): 18a, Queen square. R. S. Wright, *Insp.* *Phone*—Bath 2543.

Birmingham, 3: 83, Colmore row. B. A. Peace, *Man.*

Phone—Birmingham Central 1146 & 1147.

Blackburn: 67, Darwen street. *Phone*—Blackburn 4015 & 4016.

Bournemouth (Sub-Office): Cairns house St Peters road. J. E. C. Appleton, *Man.*

Phone—Bournemouth 567.

Brighton, 1: 33, West street. H. F. Ivory, *Man.* *Phone*—Brighton 4024-5

Bristol, 1: 22, Baldwin street. R. C. Phelps, *Man.* *Phone*—Bristol 21124-5.

Canterbury (Sub-Office): 25, St. George's place. R. E. Smith, *Man.*

Phone—Canterbury 2050.

Cardiff (Sub-Office): 4, St. John's square. O. T. Lougher, *Insp.*

Phone—Cardiff 7886.

Cheltenham (Sub-Office): Clarence chambers, Clarence parade. C. F. Cook, *Insp.*

Phone—Cheltenham 2892.

Croydon: 7-11, High street. M. H. Risco, *Man.* *Phone*—Croydon 2733-4.

Ealing: 26b, New Broadway, London, W.5. F. Percy Chaplin, *Man.*

Phone—Ealing 2048-9.

Edinburgh, 3: 13, Melville street. John Wightman, *Man.* *Phone*—Edinburgh 27631.

Enfield: 34-38, Church street. S. L. Jones, *Man.*

Phone—Enfield 2371-2.

Exeter: 24, Southernhay East. S. A. Govier, *Man.* *Phone*—Exeter 3685.

Finchley: 1, Hallswelle parade, Temple Fortune, N.W.11. W. H. Welch, *Man.*

Phone—Speedwell 6211-2.

Glasgow: 157, West George street. W. Hodge, *Man.* *Phone*—Central 1952.

Guildford (Sub-Office): 48, Quarry street. A. T. Reynolds, *Man.*

Phone—Guildford 1627.

Harrow (Sub-Office): 54a, College road. S. E. Cooper, *Man.* *Phone*—Harrow 3663/4.

Hereford (Sub-Office): 138, Widemarsh street. D. G. Knowles, *Man.*

Phone—Hereford 3156.

Ipswich: 190, Nacton road. S. C. Butler, *Insp.* *Phone*—Ipswich 7690.

Kelso: 32, Woodmarket. *Phone*—Kelso 7. W. A. Lowe, *Man.*

Leeds, 1: Lloyd's Bank chambers, Vicar lane. H. L. Ashton, *Man.*

Phone—Leeds 22358.

Leicester: Daimler house, 31, London road. John Harris, *Man.*

Phone—Leicester 58271 (2 lines).

Lincoln (Sub-Office): 1, St. Swithin's square. H. D'Arcy Loeffler, *Man.*

Phone—Lincoln 1271.

Liverpool, 2: 5, Tithburn street. *Phone*—Liverpool, Central 1871

Ludlow (Sub-Office): 14, Corve street. A. W. Churchill, *Man.* *Phone*—Ludlow 158

Manchester 2: 25, Cross street. O. A. Heath, *Man.* *Phone*—Blackfriars 3753-9.

Newcastle-on-Tyne, 1: 6, Eldon square. Clement White, *Man.*

Phone—Newcastle 21562-3.

New York: 80, John street. R. P. Barbour, *Man.*

Continued.

Provident Accident & White Cross Insurance Company, Limited—*continued.*

Nottingham: Cheapside. W. R. Day, *Man.* *Phone*—Nottingham 41244.
 Paris: Bureau No. 621/2, Building St. Augustin, 26, Rue de la Pepiniere.
 L. Fialon, *Man.* *Phone*—Laborde, 32.20/32.29.
 Plymouth (Sub-Office): 8, Sussex terrace, Princess square. P. T. Vaughan, *Man.*
Phone—Plymouth 3690.
 Preston (Sub-Office): Hesketh buildings, 37, Ormskirk road. S. F. Wood, *Man.*
Phone—Preston 2100.
 Reading: 15, Friar street. C. H. W. Ridge, *Man.* *Phone*—Reading 3828.
 Sheffield, 1: 87, Pinstone street. F. Higginbottom, *Man.* *Phone*—Sheffield 25705.
 Slough (Sub-Office): Imperial buildings. K. Brown, *Insp.* *Phone*—Slough 1703.
 Southampton: Marlands House, West Marlands road. F. W. Roe, *Man.*
Phone—Southampton 5621-2.
 Swindon (Sub-Office): 36, Regent circus. D. J. Stanham, *Man.*
Phone—Swindon 2763.
 Tunbridge Wells (Sub-Office): 27, Vale road. F. C. Reeves, *Man.*
Phone—Tunbridge Wells 1449.
 Watford: Market chambers, 77, High street. F. G. Bar, *Man.*
Phone—Watford 5277-9.

PROVIDENT ASSOCIATION OF LONDON. Ltd. (See Advt. page xlv)

Established 1877. In 1910 the Provident Free Home Assur. Co. became amalgamated with above Company. CAPITAL—Authorised, £850,000, in 750,000 ordinary shares of £1 each (of which 450,000 are "A" shares—Voting—and 300,000 "B" shares (Non-voting) and 20,000 5 per cent. preference shares of £5 each. All issued and fully paid. Dividend for 1937 10 per cent., free of tax. (1936 same.) Year ends 31st Dec.

DIRECTORS—Walter William Benham, *Chairman*; John J. Green, *Deputy-Chairman*; Arthur E. W. Marshall; Frank G. Purkiss; Joseph Green Sleigh; Warwick Webb; Edward W. Eason, F.P.A.I., F.S.I.

Objects—Life Assurance with House Purchase Privileges. J. G. Sleigh, *Man. Dir.*; J. R. Davy, J.P., *Agency Man.*; R. G. Maudling, F.I.A., V. A. Burrows, F.I.A., *Consulting Actuaries*; R. J. W. Crabbe, F.I.A., *Asst. Actuary*; Deloitte, Plender, Griffiths & Co., *Auditors*; Hatchett-Jones & Co., *Solicitors*.

HEAD OFFICE—Provident house, 246, Bishopsgate, London, E.C.2.
Telegrams—Provassoc. Ave. *Phone*—Bishopsgate 0202.

PROVIDENT MUTUAL LIFE Assurance Association. (See Advt. page xlvi)

Founded 1840. This is a mutual Association. **Object**—Life. Year ends 31st Dec.

DIRECTORS—Owen Hugh Smith, *Chairman*; O. R. H. Bury, J.P.; Hildred Carlisle; Sir W. Guy Granet, G.B.E., Charles J. Hambro; Sir Dougal O. Malcolm, K.C.M.G.; Sir Edward J. Reid, Bt.; Alfred R. Wagg.

HEAD OFFICE—25-31, Moorgate, London, E.C.2.

Phone—Metropolitan 8014 (6 lines). *Board day*—2.0, Friday. C. R. V. Coutts, F.I.A., *Man. & Act.*; F. L. Klamborowski, *Sec.*; F. H. Sherriff, F.I.A., *Asst. Man.*; P. H. McCormack, F.I.A., *Joint Act.*; C. D. Rich, F.I.A., *Asst. Act.*; F. W. Hill, F.I.A., *Investment Sec.*; J. B. Woodthorpe, C.A., and A. S. Macharg, C.A., *Auditors*; Sir Walter Langdon-Brown, M.D., F.R.C.P., and Henry W. Collier, M.D., *Medical Officers*.

BRANCH OFFICES—Aberdeen: 25, Crown street. *Phone*—3759.

Birmingham: 105, Colmore row. *Phone*—Colmore 4031.

Bristol: 35, Colston avenue. *Phone*—25147.

Carlisle: Natproban chambers. *Phone*—659.

Edinburgh: 21, Duke street. *Phone*—28061.

Glasgow: 65, Renfield street. *Phone*—Douglas 2078.

Leeds: 5, East parade. *Phone*—Central 24650.

Liverpool: 3, Cook street. *Phone*—Bank 85.

Manchester: 2, Cooper street. *Phone*—Central 1327.

Newcastle-on-Tyne: 12, Eldon square. *Phone*—21964.

Nottingham: Park house, Friar lane. *Phone*—2669.

PROVINCIAL Insurance Company, Limited.

(See Advt. page xlvii)

Registered 27th Oct., 1903, as the Provincial Fire Ins. Co., Ltd. In 1909 the title was changed to its present form. Control of the Drapers' & General Ins. Co., Ltd., was acquired in 1922 and of the Hull Underwriters' Association in 1927.

CAPITAL—Authorised, £250,000. Paid up, £200,000 in 50,000 10 per cent. cumulative preference shares of £1 each, 500,000 25 per cent. cumulative preference shares of 4s. each, 250,000 ordinary shares of 4s. each. Dividends for 1936: 10 per cent. (less tax) on 10 per cent. cumulative preference, 25 per cent. (less tax) on 25 per cent. cumulative preference, and 50 per cent. (less tax) on ordinary shares. (1935, ordinary 35 per cent.) Year ends 31st Dec.

DIRECTORS—Sir S. H. Scott, Bt., *Chairman*; B. H. Binder; Sir William Goode, K.B.E.; W. H. Haslam; J. M. Keynes, c.b., A. Lowther; F. C. Scott.

Objects—Fire, Loss of Profits, Marine, Employers' Liability, Motor, Personal Accident and all Sickness, Burglary, Fidelity Guarantee, Public Liability, Plate Glass, Sprinkler Leakage, Live Stock, Goods in Transit, etc. F. C. Scott, *Man. Dir.*; Dir.: J. M. Crook, *Man.*; J. A. Barber, *Sec.*; R. R. Baillie, *Fire Man*; D. Glass, *Accdt. Man.*

CHIEF OFFICES—Kendal, Stramongate. *Telegrams*—PROVINSURE. *Phone*—273

LONDON: Provincial house, 100, Cannon street, E.C.4 J. W. Lang, *Man*

Telegrams—PROVINSURE, *Phone*. *Phone*—Metropolitan 5756.

Foreign Dept.: Provincial house, 100, Cannon street, E.C.4. S. W. F Crofts, *Man.*

Marine Dept.—Lloyd's building, 3-6, Lime street, E.C.3.

G. A. Horner, *Underwriter*.

BRANCH OFFICES—Aberdeen: 73, Crown street. J. W. Dunn, *Sec.* *Phone*—1015
Belfast: Northern Bank buildings, Donegall square West. Sumner & McMiller, Ltd., *Reps.* *Phone*—25666.

Birmingham: Winchester house, Victoria square. C. Dale Evans, *Man.*

Telegrams—PROVINSURE. *Phone*—Central 3246-7.

Blackburn: Richmond chambers, Richmond terrace. E. G. Stopford, *Sec.* *Phone*—6293.

Bolton: Provincial buildings, Mawdsley street. W. C. Rothwell, *Man.*

Telegrams—PROVINSURE. *Phone*—1686-7.

Bradford: Britannia house, 12, Leeds road. B. Barker, *Man*

Telegrams—PROVINSURE. *Phone*—9223-9.

Brighton: 9, St. George's place. A. N. Smith, *Insp.* *Phone*—4370

Bristol: 1, Clare street. C. Parkinson, *Man.*

Telegrams—PROVINSURE. *Phone*—20722.

Cambridge: 4a, Green street. L. A. Allen, *Insp.* *Phone*—5278.

Canterbury: 11, Upper Bridge street. E. W. Angell, *Sec.*

Telegrams—PROVINSURE. *Phone*—400.

Cardiff: 7, Park place. R. L. Gardner, *Man.*

Telegrams—PROVINSURE. *Phone*—3048.

Carlisle: Provincial buildings, Warwick road. F. Robinson, *Man.*

Telegrams—PROVINSURE. *Phone*—1474.

Chester: St. Oswald's chambers, 22, St. Werburgh street. A. Laybourne, *Insp.* *Phone*—2504.

Darlington: Monument chambers, 11, Prebend row. J. C. Copeland, *Insp.* *Phone*—3141.

Dorchester: 38, South street. J. E. Roberts, *Insp.* *Phone*—466.

Dumfries: 93, Irish street. G. E. Peters, *Insp.* *Phone*—471.

Dundee: 54, Bell street. A. S. Ingles, *Insp.* *Phone*—6296.

Edgware: Georgian house, 194, Station road. A. W. Streets, *Sec.* *Phone*—2539.

Edinburgh: 130, George street. R. H. Kerr, *Man.*

Telegrams—PROVINSURE. *Phone*—26641.

Exeter: 27, Dix's Fields, Southernhay. G. V. Spark, *Man.* *Phone*—3620.

Glasgow: 140, West George street. T. Fraser, *Man. for Scotland.*

Telegrams—PROVINSURE. *Phone*—Douglas 5844-5-6.

Hanley: Tontine chambers, Percy street. G. A. Brown, *Sec.* *Phone*—2510.

Hexham: Midland Bank chambers. J. P. Spark, *Insp.* *Phone*—12.

Huddersfield: 2, King's Head buildings, Cloth Hall street. W. E. Kershaw, *Sec.* *Phone*—3391.

Hull: Samman house, Bowlalley lane. S. Wilson, *Sec.*

Telegrams—PROVINSURE. *Phone*—Central 35048.

Ilford: 77b, Cranbrook road. F. J. Mensforth, *Sec.* *Phone*—2281-2.

Inverness: 3, Church street. D. R. B. Duffy, *Insp.* *Phone*—529.

Ipswich: Lloyd's chambers, Cornhill. T. F. Sawyer, *Insp.* *Phone*—4257.

Lancaster: Jubilee buildings, Brock street. C. S. Hunt, *Sec.* *Phone*—422.

Leeds: West Bar chambers, 38a, Boar lane. J. Tait, *Man.*

Telegrams—PROVINSURE. *Phone*—28055-56.

Continued.

PROVINCIAL Insurance Company, Limited.—continued.

Leicester : National chambers, 4, Horsefair street. H. Vivian Day, *Man.*
Telegrams—PROVINSURE. Phone—60245-6.
 Liverpool : 3, Tithebarn street. R. Brown, *Man.*
Telegrams—PROVINSURE. Phone—Bank 5334-5.
 Macclesfield : 22, Castle street. I. E. Perez, *Sec. Phone—3366.*
 Manchester : Provincial buildings, 64, Spring Gardens. C. L. Willis, *Man.*
Telegrams—PROVINSURE. Phone—Central 5401-2.
 Newcastle-on-Tyne : Royal Exchange buildings, Hood street. J. Egddell, *Man.*
Telegrams—PROVINSURE. Phone—25611-12.
 Northallerton : Standard house, High street North. D. A. Howarth, *Sec.*
Phone—102.
 Northampton : 9, Gold street. F. Johnson, *Sec. Phone—2323.*
 Norwich : Tower house, Opie street. C. P. Dix, *Sec. Phone—1655.*
 Nottingham : Grosvenor House, Friar lane. A. V. Harvey, *Man.*
Telegrams—PROVINSURE. Phone—41022.
 Oxford : 6a, Cornmarket street. K. D. Mitchell, *Insp. Phone—2733.*
 Penrith : Barclays Bank chambers, Market square. R. Shaw, *Insp. Phone—423.*
 Preston : 53, Corporation street. S. C. Duncan, *Sec. Phone—4160.*
 Reading : Market place chambers, Market place. H. N. Gaze, *Man.*
Phone—3411-12.
 Scarborough : Yorkshire Penny Bank chambers, Huntriss row. G. S. Simpson,
Insp. Phone—2148.
 Sheffield : 14, Castle chambers, Castle street. J. A. Stappard, *Sec. Phone—26057.*
 Shrewsbury : Pride Hill chambers. W. E. Calcutt, *Sec. Phone—2601.*
 Southampton : 33, London road. A. W. C. Purdie, *Man. Phone—5006.*
 Swansea : 14, Picton place. A. Bevan, *Sec. Phone—4853.*
 Tunbridge Wells : 51, Mount Pleasant road. J. E. S. Giles, *Sec. Phone—600.*
 Wolverhampton : Midland Bank chambers, Queen's square. W. G. Hands, *Sec.*
Phone—22740.
 Worcester : 8, Foregate street. N. H. Gwynn Jones, *Sec. Phone—1510.*
 Australia : 406, Collins street, Melbourne. D. Norman Trenery, *Man.*
 Canada : Willis Faber & Co. of Canada Ltd., Board of Trade building, Montreal.
 Egypt : 17, Rue Cherif Pacha, Alexandria. J. L. Doyle, *Man.*
 Cairo : 26, Sharia Soliman Pacha. A. E. Butts, *Inspector.*
 South Africa : 101, St. Georges street, Cape Town. S. M. Goodson, *Man.*

PRUDENTIAL Assurance Company, Limited, The (See Advt. page F)

Registered 23rd Dec., 1848, as the Prudential Mutual Assurance, Investment & Loan Association. In 1860 the title changed to British Prudential Assur. Co. In 1865 title changed to British Prudential & Consolidated Assur. Co., and in 1867 to above. Registered as limited 1st June, 1881. The following Companies are amalgamated with the Prudential:—British Industrial Life, 1860; British Mutual Life, 1868; Consolidated Life, 1865; London & Westminster Life, 1865. Business of British Widows Assurance Co. Ltd., acquired in 1936. CAPITAL—Authorized, £2,250,000, in 1,250,000 "A" shares of £1 each and 1,000,000 "B" shares of £1 each. All issued. Paid up, £1,450,000 ("A" shares fully paid, "B" shares 4s. paid). DIVIDEND—By special resolution of 10 Jan. 1935 amending the Articles nine-tenths of the profits of the ordinary branch (after providing for contingency fund) belong to profit-sharing policyholders in that branch, the remaining one-tenth belonging (after providing for allocations (if any) at the directors' discretion to common and special contingency funds) to the "A" shareholders.

Of the profits of the industrial branch (after providing for allocations (if any) at the directors' discretion to common and special contingency funds) the first £360,000 free of tax belongs to the "A" shareholders. Any balance belongs as to 75 per cent. to policyholders in the industrial branch, 12½ per cent. to "A" shareholders and 12½ per cent. to such of the outdoor staff as the directors shall determine.

The dividend on the "A" shares is payable in March, and the Directors may at their discretion pay an interim dividend of not exceeding 5s. per share free of tax in September.

In addition to life profits, the "A" shareholders take 25 per cent. of the distributable profits of the general branch; the remaining 75 per cent. going to the holders of the "B" shares.

The special contingency fund mentioned above may be used as follows, *inter alia*:—in providing, when in any year the 12½ per cent. of the surplus industrial profits belonging to the "A" shareholders does not amount to a sum sufficient to pay a dividend of 5s. per share free of tax, a sum equal to twice such deficiency, which sum is to be distributed as to one-half to "A" shareholders and one-half to the outdoor staff, in paying a bonus to policyholders in any branch, or in modifying or commuting any of the rights or privileges attached to the "A" shares.

Continued.

PRUDENTIAL Assurance Company, Limited, The.—continued.

Dividends for 1937 on "A" shares, 19s. 5 2-5d.; on "B" shares, 2s. 0d., in each case tax free. Year ends 31st Dec.

DIRECTORS—Sir Edgar Horne, Bt., *Chairman*; Sir George Lewis Barstow, K.C.B., Guy Philip Harben, O.B.E., *Deputy-Chairmen*; Arthur Rhys Barland, F.I.A.; Sir Nigel George Davidson, C.B.E.; Ernest Dewey; Sir Laurence Nunns Guillemard, O.C.M.G., K.C.B.; Major W. Guy Horne; John Roy Lancaster; Herbert Harvey Moseley, M.A., B.C.L.; Lt.-Col. Percy Lester Reid, O.B.E.; Sir George Stuart Robertson, K.C.

Objects—Life, Fire, Marine and General. **Board day**—1.30, Thursday. P. C. Crump, O.B.E., F.I.A., and E. H. Lever, F.I.A., *Joint Secs.*; G. Goodman, F.I.A., and C. W. A. Ray, A.L.A.A., *Asst. Secs.*; C. C. H. Drake, F.I.A., and W. J. Fulford, F.I.A., *Joint Acts.*; W. E. Hustwitt, F.I.A., *Asst. Act.*; F. H. Garraway, O.B.E., M.C., H. S. Lane, M.C., F. D. McMillan, F. W. Morgan, M.C., H. H. Redman, and A. H. Windsor, C.M.G., *Asst. Mans.*; E. F. Spurgeon, F.I.A., and E. J. W. Borrado, M.B.E., A.L.A., *Deputy Gen. Mans.*; Sir J. Burn, K.B.E., F.I.A., *Gen. Man.*; Major L. W. Bird, H. R. Gray, *Auditors*; Deloitte, Plender, Griffiths & Co., *Professional Accountants*.

CHIEF OFFICE—Holborn Bars, London, E.C.1.

Telegrams—PRUDASCO, London. **Phone**—Holborn 9222.

CITY OFFICE—Lloyd's buildings, Leadenhall street, E.C.3.

BRANCH OFFICES—London: Balham: 4 & 5, Station parade.

Phone—Streatham 2023, 2024.

South: 12-13, South Side, Clapham Common, S.W.4. **Phone**—Mrecauley 344/5

East Ham: Central Park road, E.6. **Phone**—Grangewood 6666, 1948

East: 271-3, Whitechapel road, E.1. **Phone**—Bishopsgate 2544-5 and 0131-2

Fulham: 362-363, North End road. **Phone**—Fulham 1343-4.

Hammermith: 46, High road, Chiswick. **Phone**—Chiswick 2005/6.

Lewisham: High street. **Phone**—Lee Green 4701 & 4702.

Marylebone: 25-27, Oxford street, W.1. **Phone**—Gerrard 6823 & 5077.

North: 332-336, Holloway road, N.7. **Phone**—North 4091-2.

North West: 178, Finchley road, N.W.3. **Phone**—Hampstead 6026-7

Stratford: 415, High street. **Phone**—Maryland 3632 & 3633.

Walthamstow: 189, Hoe street, E.17. **Phone**—0704.

West: 101, Ladbroke grove, W.11. **Phone**—Park 4447 and 6645-9.

Woolwich: 30, Green's End. **Phone**—Woolwich 0663.

Aberdeen: Prudential chambers, Crown street. **Phone**—2999.

Abertillery: Prudential chambers, Commercial street. **Phone**—57.

Accrington: 85a, Blackburn road. **Phone**—2023.

Altrincham: Dunham road. **Phone**—1371.

Ammanford: 15, Quay street. **Phone**—37.

Arbroath: 89 & 91, High street. **Phone**—153.

Ashton-under-Lyne: 231, Stamford street. **Phone**—2335.

Ayr: 18, Sandgate. **Phone**—2738.

Banbury: Prudential chambers, Market place. **Phone**—2570.

Barnsley: Regent street. **Phone**—369.

Barnstaple: 102 & 103, High street. **Phone**—215.

Barrow: 111, Duke street. **Phone**—311.

Bath: 42, Milsom street. **Phone**—2900.

Bathgate: 62, Hopetown street. **Phone**—57.

Batley: Victoria building, 11 Bradford road. **Phone**—463.

Bedford: 8, Mill street. **Phone**—3381.

Belfast: 1, 3 & 5, Wellington place. **Phone**—26269 (2 lines).

Birkenhead: 60, Hamilton square. **Phone**—1130.

Birmingham: St. Philips place, Colmore row. **Phone**—Central 3484-5, 3481-2.

Bishop Auckland: 190, Newgate street. **Phone**—132.

Blackburn: 9 & 11, Higher Church street. **Phone**—5595.

Blackpool: 32, Talbot road. **Phone**—661.

Blaydon: 37, Tyne street. **Phone**—95.

Blyth: Bridge street. **Phone**—242.

Bolton: Bradshawgate. **Phone**—970.

Boston: Besco house, Market place. **Phone**—2520.

Bournemouth: Richmond chambers, The Square. **Phone**—2190.

Bradford: Tyrrel street. **Phone**—1340.

Brighouse: 6, Bethel street. **Phone**—224.

Brighton: Prudential buildings, North street. **Phone**—5841-2, 5806-7.

Bristol: Prudential buildings, Clare street. **Phone**—21246, 24361.

Bristol North: 235, Cheltenham road, Bristol. **Phone**—Bristol 44490.

Bromley: Market square. **Phone**—Ravensbourne 1142.

Burnley: Manchester road. **Phone**—2643.

Bury: 14, Market street. **Phone**—298.

Bury St. Edmunds: 42, Abbeygate street. **Phone**—444.

Caerphilly: 42, Castle street. **Phone**—89.

Cambridge: 79, Regent street. **Phone**—4718.

Continued.

PRUDENTIAL Assurance Company, Limited, The —continued.

Canterbury: 45, St. Peter's street. *Phone*—3039.
 Cardiff: Prudential buildings, St. Mary street. *Phone*—1420-21, 706.
 Carlisle: Prudential chambers, Bank street. *Phone*—456.
 Caernarvon: 23, Castle square. *Phone*—189.
 Chatham: 77, High street. *Phone*—2438.
 Chelmsford: Prudential buildings, Duke street. *Phone*—2356.
 Cheltenham: 51, The Promenade. *Phone*—2592.
 Chester: Foregate street. *Phone*—565.
 Chesterfield: 27, Stephenson place. *Phone*—2317.
 Crediton: 4, Academy street. *Phone*—145.
 Croydon: 67, North hill. *Phone*—2419.
 Colwyn Bay: 11, Station road. *Phone*—2357.
 Consett: Town Hall buildings. *Phone*—6.
 Cork: 13, South Mall. *Phone*—629.
 Coventry: 1, Queen's road. *Phone*—2636.
 Crewe: Market street. *Phone*—2674.
 Croydon: 46, High street. *Phone*—0386.
 Darlington: Prudential chambers, 77, Northgate. *Phone*—2120.
 Derby: 15, St. Peter's street. *Phone*—901.
 Dewsbury: Market place. *Phone*—370.
 Doncaster: Hallgate. *Phone*—502.
 Douglas: 32, Victoria street. *Phone*—393.
 Dover: 15, Worthington street. *Phone*—40.
 Dublin: 11, College green. *Phone*—22037.
 Dumbarton: 15, Church street. *Phone*—85.
 Dumfries: 79, Buccleuch street. *Phone*—92.
 Dundee: Prudential buildings, Albert square. *Phone*—3922.
 Dunfermline: Prudential chambers, East port. *Phone*—464.
 Durham: 26, Market place. *Phone*—111.
 Ealing: 28, New Broadway. *Phone*—0376.
 Eastbourne: 48, Terminus road. *Phone*—510.
 Edinburgh: St. Andrew square. *Phone*—Central 26552, 22364.
 Ely: 2, High street. *Phone*—62.
 Enfield: 25, Church street. *Phone*—3378-9.
 Exeter: 19, Cathedral close. *Phone*—3168.
 Falkirk: 20, Newmarket street. *Phone*—282.
 Folkestone: 115, Sandgate road. *Phone*—3801.
 Garston: 134, St. Mary's road. *Phone*—513.
 Gateshead: 12, West street. *Phone*—71557.
 Glasgow: Prudential buildings, 71, Renfield street.
Phones—Douglas 3842, 3843, 3141, 3461, 3462.
 Gloucester: 16, 18, Southgate street. *Phone*—2777.
 Gorton: 1431, Ashton Old road, Higher Openshaw. *Phone*—Droylsden 1331.
 Gravesend: 48, Harmer street. *Phone*—490.
 Grays: 64, High street. *Phone*—Tilbury 235.
 Greenock: 22, Cathcart street. *Phone*—616.
 Grimshy: Victoria street. *Phone*—2423.
 Guildford: Epsom road. *Phone*—520.
 Halifax: 20, Commercial street. *Phone*—2820.
 Hamilton: 36, Cadzow street. *Phone*—359.
 Hanley: 12, High street. *Phone*—2753.
 Harrogate: 7, Victoria avenue. *Phone*—2660.
 Hastings: 7, Wellington place. *Phone*—958.
 Haverfordwest: 12, Victoria place. *Phone*—94.
 Hawick: Central buildings, 1, North Bridge street. *Phone*—249.
 Hereford: 22, Broad street. *Phone*—2747.
 Hertford: 100, Fore street. *Phone*—135.
 High Wycombe: High street. *Phone*—207.
 Huddersfield: New street. *Phone*—1233.
 Hull: King Edward street. *Phone*—15360.
 Inverness: 30, High street. *Phone*—Inverness 731.
 Ipswich: Princes street. *Phone*—2401.
 Keighley: Cooke street. *Phone*—2991.
 Kendal: 60, Highgate. *Phone*—245.
 Kettering: 34, High street. *Phone*—2993.
 Kilmarnock: 15, West George street. *Phone*—454.
 Kirkcaldy: 221, High street. *Phone*—2446.
 Lancaster: 2, China street. *Phone*—188.
 Leamington: 49, The parade. *Phone*—498.
 Leeds: Prudential buildings, 19, Park row. *Phones*—20174-5, 31277.
 Leicester: Hotel street. *Phone*—Central 22689.
 Leigh: 71, Bradshawgate. *Phone*—195.

Continued.

PRUDENTIAL Assurance Company, Limited, The—*continued.*

Lewes : 16, High street. *Phone*—51.
 Lichfield : 15, Market street. *Phone*—117.
 Lincoln : 2, Tentercroft street. *Phone*—684.
 Liverpool : Prudential buildings, 30, Dale street. *Phone*—Bank 1076-7, 4347.
 Llanelly : 74, Stepney street. *Phone*—10.
 Long Eaton : York chambers, Market place. *Phone*—199.
 Loughborough : 31 & 32, Market place. *Phone*—2998.
 Luton : Upper George street. *Phone*—1902.
 Macclesfield : 37, Market place. *Phone*—2104.
 Maidstone : 89, Bank street. *Phone*—3901.
 Manchester : King street. *Phone*—Blackfriars 4641-2, 9133-4.
 Mansfield : 53, Church street. *Phone*—77.
 Margate : Prudential chambers, Cecil square. *Phone*—596.
 Merthyr Tydfil : 3, Glebeland street. *Phone*—263.
 Middlesbrough : Albert road. *Phone*—2751.
 Middlesbrough : 1, Merry street. *Phone*—165.
 Neath : The Parade. *Phone*—10.
 Nelson : 10, Manchester road. *Phone*—269.
 Newbury : 20, Cheap street. *Phone*—90.
 Newcastle-on-Tyne : Prudential buildings, Mosley street
Phone—Newcastle 25681-2, 25449.
 Newport (Mon.) : 34, Commercial street. *Phone*—3508.
 Newton Abbott : 3, Courtenay street. *Phone*—142.
 Northampton : 4, St. Giles street. *Phone*—606.
 North Shields : 12, Camden street. *Phone*—258.
 Norwich : Bank Plain. *Phone*—847.
 Nottingham : Prudential buildings, King street. *Phones*—43071-2, 40329.
 Oldham : 79, Union street. *Phone*—Main 4919.
 Oswestry : Exchange buildings, Bailey street. *Phone*—112.
 Oxford : Marygold house, Carfax. *Phone*—2455.
 Paisley : The Cross. *Phone*—2561.
 Perth : 22, Scott street. *Phone*—456.
 Peterborough : Long Causeway. *Phone*—2400.
 Plymouth : Bedford street. *Phone*—4214.
 Pontypridd : 9, Market street. *Phone*—2039.
 Portsmouth : Commercial road. *Phone*—5289.
 Preston : Fishergate. *Phone*—5187.
 Pudsey : 8, Church lane. *Phone*—Stanningley 71463.
 Reading : Town Hall chambers. *Phone*—3737.
 Redhill : 6, Station road. *Phone*—384.
 Rochdale : South parade. *Phone*—Central 3747.
 Rotherham : 17, Moorgate street. *Phone*—455.
 Rugby : Market place. *Phone*—160.
 Ryde : 24a, Union street. *Phone*—2333.
 St. Helens : 3, Victoria square. *Phone*—2105.
 Salisbury : 33, Blue Boar row. *Phone*—352.
 Scarborough : 4, St. Thomas street. *Phone*—1349.
 Seaham Harbour : 19, Church street. *Phone*—83.
 Selby : 12, The Crescent. *Phone*—181.
 Sheffield : Pinstone street. *Phone*—Sheffield 25221-2.
 Shipley : Otley road. *Phone*—89.
 Shrewsbury : 13, High street. *Phone*—2504.
 Sittingbourne : 123, High street. *Phone*—72.
 Southampton : Above Bar. *Phone*—3427.
 Southend : 200 and 202, London road. *Phone*—2552.
 Southport : Lord street. *Phone*—3521.
 South Shields : 100, King street. *Phone*—601.
 Stafford : Greengate street. *Phone*—177.
 Stirling : 26, Murray place. *Phone*—377.
 Stockport : 61, St. Petersgate. *Phone*—2809.
 Stockton-on-Tees : 17, High street. *Phone*—6423.
 Stoke-on-Trent : 45, Glebe street. *Phone*—Stoke 48123.
 Sunderland : 11, St. Thomas street. *Phone*—4679.
 Sutton : 42, High street. *Phone*—Vigilar 5129.
 Swansea : Castle street. *Phone*—4885.
 Swindon : 33, Regent circus. *Phone*—2921.
 Tamworth : 35, Market street. *Phone*—136.
 Taunton : 21, Fore street. *Phone*—3142.
 Tonbridge : 82a, High street. *Phone*—17.
 Ton Pentre : 29, Ystrad road. *Phone*—Pentre 67.
 Torquay : 117, Union street. *Phone*—2558.
 Truro : 1, Princes street. *Phone*—136.

Continued.

PRUDENTIAL Assurance Company, Limited, The.—continued.

Tisbury Wells: 101, Mount Pleasant road. *Phone*—1159.
 Tipton: Prudential buildings, 55, Westgate. *Phone*—2372.
 Wallasey: 69 and 71, Borough street. *Phone*—1284.
 Walsall: 33, Bridge street. *Phone*—2370.
 Warrington: 69, Sankey street. *Phone*—482.
 Waterford: 108, The Quay. *Phone*—315.
 Watford: 12, High street. *Phone*—4485-6, 4496-7.
 Wednesbury: 21, Market place. *Phone*—0121.
 West Bromwich: 323, High street. *Phone*—0307.
 West Hartlepool: 33, Church street. *Phone*—3162.
 Weston-super-Mare: 74, High street. *Phone*—20.
 Weymouth: 8, Gloucester row. *Phone*—310.
 Wigan: Library street. *Phone*—3235.
 Winchester: 80, High street. *Phone*—337.
 Wolverhampton: Lichfield street. *Phone*—22833.
 Worcester: 1, The Avenue, The Cross. *Phone*—777.
 Workington: 42, Fisher street. *Phone*—281.
 Worksop: 10, Newcastle avenue. *Phone*—80.
 Worthing: Revenue buildings, Chapel road. *Phone*—1779.
 Wrexham: 18, Regent street. *Phone*—2379.
 Yarmouth: 16, King street. *Phone*—3107.
 York: 16 and 18, Lendal. *Phone*—3133.

Africa (East): J. Garvey, *Man.* P.O. Box 1064, Corner House, Hardinge street, Nairobi; Mitchell Cotts & Co. (E. A.), Ltd., Corner House, Hardinge street, Nairobi.

Africa (South): L. D. Strong, *Man. for South Africa, East Africa and Rhodesia*, A. Reeve, F.C.I.I., *Asst. Man. for South Africa, East Africa and Rhodesia*.

H. H. Goodman, F.C.I.I., *Asst. Man. (Fire & Accdt.) South Africa*.

G. E. Rumball, F.I.A., *Act. for South Africa, East Africa and Rhodesia*.

I. M. McNab, *Agency Man.*

P.O. Box 1097, Prudential Assurance building, 90 & 92, Fox st., Johannesburg.

Transvaal: 29/30, Elgin house, 36, Princes avenue, Benoni; Bourke Trust buildings, St. Andries street, Pretoria. 25b, Second street, Springs.

Cape Province—H. F. Melck, *Man.*, Cape house Exchange place, Cape Town; J. A. Riley, *Man.*, Union Castle chambers, 1, Main street, Port Elizabeth. Mitchell Cotts & Co. (S.A.), Ltd., Cape house, 19-21, Exchange place, Cape Town; G. E. Marshall, *Man.*, Smales buildings, 30, Oxford street, East London. 28, Stockdale street, Kimberley.

Natal—Wm. Cotts & Co., Cotts buildings, 319/321, Smith street, Durban.

4, Harwin's Arcade, Pietermaritzburg. P.O. Box 84, Dundee.

Orange Free State: W. H. Hart, *Man.*, Lurie's Buildings, Maitland street, Bloemfontein.

Nyasaland: Barclays Bank chambers, Blantyre.

Southern Rhodesia: J. C. Sharp, *Man.*, Stanley house, Stanley avenue, Salisbury.

Northern Rhodesia: Barclays Bank buildings, Lusaka.

Argentina: J. L. Tiddy, Calle San Martin 50, Buenos Aires.

Australia: P.O. Box 4149x. Herald building, 66, Pitt street, Sydney. G. J. M. Best, F.C.I.I.; *Gen. Man. for Australia and New Zealand*. F. D. Foskey, A.C.I.I. *Asst. Man. for Australia and New Zealand*; L. W. Offord, F.I.A., *Act. for Australia and New Zealand*.

New South Wales: A. F. Gleed, *Man.*, Herald building, 66, Pitt street, Sydney. Sun building, 24, Hunter street, Newcastle.

Queensland: R. C. Chapple, *Man.* Old Courier building, 240, Queen street, Brisbane: Moreheads, Ltd., 185, Mary street, Brisbane.

South Australia: M. G. Cooke, B.E.C., *Man.*, Montefiore chambers, 21-23, Waymouth street, Adelaide.

Tasmania: H. L. Dakin, F.A.I.I., *Man.*, "Ingle Hall," 89, Macquarie street, Hobart. St. Andrews chambers, 36, St. John street, Launceston.

Victoria: L. W. Wilson, *Man.*, Temple Court, 422/423, Collins street, Melbourne;

Western Australia: H. C. Elsner, *Man.*, 69, King street, Perth;

Burrige & Warren, Ltd., 69, King street, Perth.

Belgium: F. & N. Ch. Diercxsens, 10, Rue de la Bourse, Antwerp.

Brazil: Frisbee & Freire, Ltd., Caixa Postal 1351, Rio de Janeiro.

Burma: Gillanders Arbuthnot & Co., 104, Strand road, Rangoon. (P.O. Box No. 168)

Continued

PRUDENTIAL Assurance Company, Limited, The.—*continued.*

Canada: F. C. Capon, *Life Man. for Canada*, Lewis building, 465, St. John street, Montreal; J. Upton Fletcher, *Casualty Man. for Canada*, Lewis building, 465, St. John street, Montreal; V. G. Wilson, B.A., *Fire Man. for Canada*, Lewis building, 465, St. John street, Montreal.

A. Pedoe, B.Sc., F.I.A., F.A.S., *Act. for Canada*.

A. C. Galbreath, A.C.S., *Man. of Life Agencies for Canada*.

Quebec: G. A. Vail, *Man.*, Dominion square building, 1010, St. Catherine street west, Montreal; G. J. Ernest Cote, 65, St. Anne street, Quebec City; P. Audet, *Man.*, 209, Price house, 65, St. Anne street, Quebec; J. A. Desmarais, *Man.*, French branch 421-424, Transportation building, Place d'Armes, Montreal.

Manitoba: C. McE. Nicholls, *Man.*, 422-4, Huron & Erie building, Winnipeg.

British Columbia: G. D. Holmes, *Man.*, 100, P. O. street, Victoria; Ker & Stephenson Ltd., Victoria, Vancouver Island, B.C.

New Brunswick: Provincial Insurance Agency, St. John, N.B.

Newfoundland: Robert Dawe, Royal Bank building, St. John's, Newfoundland.

Nova Scotia: G. A. Little, *Man.*, Bank of Nova Scotia building, Corner of Hollis and Prince streets, Halifax; Grant Oxley & Co. Ltd., Halifax, N.S.; Douglas Rogers, Ltd., Amherst, N.S.

Prince Edward Island: Arthur R. McInnis, Charlottetown, P.E.I.; H. M. Davison, Ltd., Charlottetown, P.E.I.

Ontario: J. C. Purdy, B.Sc., *Man.*, 500-1, Canadian Bank of Commerce building, Hamilton; E. Kinney, Toronto General Trust building, Ottawa; N. E. Cowan, *Man. (Life)*, 411-414, Canada Permanent building, 230, Bay street West, Toronto; Ontario branch office (Fire & Casualty) Canada Permanent building, Toronto; P. P. McCallum, *Man.*, 208-209, Guaranty Trust building, Windsor; H. Liddle, *Man.*, 309, Royal Bank building, 383-391, Richmond street, London; Mitchell & Ryerson, Toronto; Jones & Proctor Bros., Ltd., Toronto.

Ceylon: Delmege Forsyth & Co., Ltd., Colombo. (P.O. Box 45.)

China: Blom & Van der Aa, 3, Edward Ezra road, Shanghai.

Colombia: C. E. Howe, *Man.*, Apartado de Correo 2550, Bogota.

Cuba: Rene Dussaq, Messrs. Dussaq & Toral, S/A P.O. Box 1617, Havana.

Cyprus: S. Marashlian, Nicosia. (P.O. Box 76.)

Denmark: Hansen & Klein, Vesterbrogade 8, Vesterport, Copenhagen.

Dutch East Indies: Blom & Van de Aa, Kali Besar Gost 10, Batavia.

Egypt: S. C. Canfield, *Man. Near East*, P.O. Box 986, 14, Sharia Soliman Pasha, Cairo. The Cotton Corporation, S/A Egyptienne, Alexandria; J. P. Mitchell, Aspinall & Partners, London.

Finland: The Finland Assurance Co., Ltd., Glogatan 3, Helsingfors.

France: H. de Leseleuc, 2, Rue du Quatre Septembre, Paris.

Germany: W. Droege & Co., Gertrudenkirchhof 21, Hamburg, 1.

Greece: The International & Balkan Trading Co. Ltd., 31, Aeolou street, Athens.

Holland: Blom & Van der Aa, Beursplein 5, Amsterdam; Blom & Van der Aa, Rotterdam; Otto Gompertz, Vrijhaven 77, Rotterdam.

India: S. C. Darby, *Man. for India, Burma and Ceylon*, Clive buildings, Calcutta. (P.O. Box 637.)

S. J. Maslen, *Asst. Man. for India, Burma and Ceylon*.

Gillanders Arbuthnot & Co., Patel house, Churchgate street, Bombay. (P.O. Box No. 281.)

Holmes Wilson & Co., Ltd., Norton buildings, Calcutta.

Gillanders Arbuthnot & Co., Clive buildings, Calcutta.

Adamjee Hajeer Dawood & Co., Ltd., 5, Dalhousie square East, Calcutta.

Gillanders Arbuthnot & Co., Imperial Bank buildings, Chandni Chowk, Delhi (P.O. Box No. 7).

Gillanders Arbuthnot & Co., Atar Singh buildings, The Mall, Lahore.

Gillanders Arbuthnot & Co., 6, North Beach road, Madras. (P.O. Box No. 261.)

Peirce, Leslie & Co., Ltd., Alleppey, Calicut, Cochin, Coimbatore, Mangalore and Tellicherry.

Malaya: L. A. Williams, *Man.*, 16, 17 & 18, Mercantile Park building, Raffles square, Singapore. (P.O. Box 492.)

Malta & Gozo: J. C. Degiorgio, Messrs. Degiorgio & Abela, 225, Strada Mercanti, Valletta, Malta.

New Zealand: G. A. Taylor, *Man.*, Prudential bldgs., Lambton Quay, Wellington.

O. S. Conyngham, *Man.*, 87/89, Queen street, Auckland.

188, Hereford street, Christchurch.

35, Bond street, Dunedin.

O. C. Briasco, *Man.*, Tennyson street, Napier.

28, Victoria street, Hamilton (N.I.).

Norway: G. Conr. Boy, Prinsengaten 3b, Oslo.

Continued.

PRUDENTIAL Assurance Company, Limited, The.—continued

Palestine: Messrs. Mulford & Co., 9, Princess Mary avenue, P.O. Box 544, Jerusalem.
 Philippine Islands: F. E. Zuellig, Inc., P.O. Box No. 604, Manila.
 Poland: S. I. Landau, *Chief Rep.*, Prudential house, Plac Napoleona 9, Warsaw.
 "Przezornosc, S.A.," Prudential house, Plac Napoleona 9, Warsaw.
 Portugal: Henry Maltby, Lda. (Portugal), Rua do Comercio No. 2112, Lisbon.
 Sudan: Messrs. Alex. Papadam & Co., 27-31, Sirdar square, Khartoum.
 Sweden: Dr. A. A. Grenholm, Blasieholmstorg 9, Stockholm.
 West Indies: Hamel Smith & Co., 19, St. Vincent street, Port of Spain, Trinidad.

Queensland Insurance Company, Limited.

Established 1886. CAPITAL—Authorised, £1,000,000, in shares of £1 each. Issued, 500,000 shares fully paid. Since increased bonus issue to 750,000 £1 shares fully paid. Dividend 1936-37, 8½ per cent., 1925-36, 8 per cent., plus Jubilee Bonus 2 per cent. on £750,000. 1933-4, 10 per cent. on £500,000. Year ends 30th Sept.

DIRECTORS (London board)—A. K. Mackintosh and Alexander Reid.

Objects—Fire, Marine and Accident. James Burns, *Chairman*; Alexander McVernon, *Gen. Man.*; G. J. A. Kerruish, *Asst. Gen. Man.*; H. W. Horn and W. J. Comans, *Branch Insps.*; F. G. Kingsford, *Foreign Dept. Man.*; T. E. Cunningham, *Claims Dept. Man.*; J. Lawton, *Man. Engineering Dept.*; A. G. Poole, *Man. Aviation Dept.*; R. S. Fenton, *Sec.*; Messrs Troup Haywood & Co., *Auditors*.

HEAD OFFICE—Pitt and Bridge streets, Sydney. Telegrams—CARPENTRIA.

HEAD OFFICE for United Kingdom—22, Birchton lane, London, E.C.3.
 Telegrams—CURRAJONG, Stock. Phone—Mansion House 7236-7. F. A. Jenkins, *Man.*

RAILWAY PASSENGERS' Assurance Company. (See Advt. page xlviii)

Registered 28th Dec., 1849. In 1910 became allied with the North British & Mercantile Ins. Co., Ltd. CAPITAL—Authorised, £1,000,000, in 100,000 shares of £10 each, all issued. Paid up, £200,000 (£2 per share). Dividend for 1937, 50 per cent., tax free; 1936 50 per cent. tax free, 1935 50 per cent. tax free, and special 50 per cent. tax free (1934, 50 per cent. tax free).

DIRECTORS—Hon. R. H. Brand, C.M.G., *Chairman*; Hubert F. Barclay; Hon. Arthur O. Crichton, C. Morley; H. W. B. Schroder; W. Whyte.

Objects—Railway and General Accident, Disease, All Illness, Employers' Liability, Third Party, Motor Car, Fidelity, Burglary, Baggage, Plate Glass and Live Stock. Board day—Alternate Mondays, 1.15. H. S. Milligan, *General Man.*; R. G. Knowles, *Man.*; A. Cansdale, *Sec.*; H. C. Wintle and E. H. Thomson, *Asst. Secs.*; Lindsay Jamieson & Haldane, C.A., *Auditors*; Sir G. R. Turner, C.B., K.B.E., F.R.C.S. (Eng.), L.R.C.P., *Medical Officer*; Bircham & Co., *Solicitors*.

HEAD OFFICE—64, Cornhill, London, E.C.3. Phone—Avenue 2468.

BRANCH OFFICES—London: 12, Mincing lane, E.C.3. E. A. Bradgate, *Man.*

Phone—Mansion House 2713.

71-73, The Grove, Stratford, E.15. F. Russell, *Man.* Phone—Maryland 4661.

144-5, High street, Shoreditch, E.1. W. H. Harris, *Man.*

Phone—Bishopsgate 2095.

14, Harrow road, W.2. C. B. Flanagan, *Man.* Phone—Paddington 4094.

68, Streatham High road, Streatham, S.W.16. E. J. R. Ellis, *Insp.*

Phone—Streatham 7660.

7, Waterloo place, S.W.1. John E. Elder, *Man.*; R. C. Beesley, *Asst. Man.*
 Phone—Whitehall 3261-5.

55 & 56, Chancery lane, W.C.2. R. A. Pankhurst, *Man.* Phone—Holborn 5932-3.

51, Borough High street, S.E.1. J. F. Barratt, *Man.* Phone—Hop 2268.

Bridgeway house, Hammersmith Bridge road, W.6. W. H. Cooper, *Insp.*

Phone—Riverside 3820.

Aberdeen: 93, Union street. A. Marquis, *Man.*; R. M. Murdoch, *Accdt. Supt.*
 Phone—5812.

Ayr: National Bank building. R. J. Rankine, *Insp.* Phone—Ayr 1157.

Barnsley: 9, Royal street. J. J. Pattison, *Insp.* Phone—Barnsley 625.

Belfast: 16, Howard street. G. F. Sparrow, *Man.*; L. McIlroy, *Accdt. Sec.*
 Phone—25851.

Bexhill: 35, St. Leonard's road. L. S. Tyler, *Insp.* Phone—433.

Birmingham: 126, Colmore row. J. C. Clark and S. R. Peploe, *Mans.*
 Phone—Central 7561-3.

Bolton: 1, Crown street. K. G. Swale, *Insp.* Phone—1494.

Boston: 38, Market place. R. F. Sandy, *Insp.* Phone—2803.

Bournemouth: 52, Old Christchurch road. Wm. Trotter, *Insp.* Phone—4071.

Bradford: 44-46, Swan arcade. R. Holmes, *Insp.* Phone—3532.

Brighton: 130c, Queen's road. F. Eastwood, *Sec.* Phone—5135.

Bristol: 9, 10 and 11, Broad street. C. R. Robinson, *Man.* Phone—21276.

Continued

RAILWAY PASSENGERS Assurance Company.—continued.

- Burnley : 19a, Manchester road. B. Cotter, *Sec.* Phone—2320.
 Burton : Anglesey chambers, 19, Station street. W. J. Tompson, *Sec.* Phone—2208.
 Bury : Victoria buildings, Silver street. R. Wilde, *Insp.* Phone—775.
 Bury St. Edmunds : 3, Cornhill. H. Holmes, *Insp.* Phone—415.
 Cambridge : 104, Tenison road. D. I. Powell, *Insp.*
 Cardiff : Insurance buildings, New street. J. Phillips, *J.P.*, *Man.*; H. E. Dalling, *Accdt. Sec.* Phone—Cardiff 5347-9.
 Carlisle : North British & Mercantile buildings, 1, Warwick road. W. A. Sinclair, *Insp.* Phone—267.
 Carmarthen : 49, King street. W. J. Jewell, *Insp.*
 Chesterfield : 2, Glumangate. D. Shore, *Insp.* Phone—2359.
 Colchester : 150b, High street. C. F. Judge, *Man.* Phone—3818.
 Cork : 76, South Mall. S. L. Horne, *Insp.* Phone—862.
 Coventry : 43, Green lane. W. F. Turner, *Insp.* Phone—67165.
 Croydon : 8, 9 and 10, Katharine street. H. M. Christian, *Man.* Phone—2184-6.
 Darlington : 9 & 10, Tubwell row. J. K. Morris, *Insp.* Phone—3010.
 Derby : 34, Iron Gate. W. Payne, *Insp.* Phone—1288.
 Devonport : 6, Chapel street. P. H. Smith, *Man.* Phone—288.
 Doncaster : 3, St. George gate. J. H. Blackie, *Insp.* Phone—202.
 Dublin : 1, Dawson street, C.2. C. J. Macdougald, *Man.*; H. Dowse, *Accdt. Supt.* Phone—44331-2.
 Dumfries : 8, Bank street. H. M. Martin, *Insp.* Phone—420.
 Dundee : 21, Albert square. W. M. Henderson, *Man.* Phone—3323.
 Edinburgh : 64, Princes street. Thos. Robertson, *Accdt. Supt.* Phone—26141.
 Elgin : 1, South street. C. Wilson, *Insp.* Phone—319.
 Exeter : 32, Catherine street. H. Harrison, *Insp.* Phone—3127.
 Galashiels : 9, Island street. A. C. Clegg, *Insp.* Phone—200.
 Glasgow : 200, St. Vincent street, C.2. W. A. Borland, *Man.*; A. Emslie, *Accdt. Sec.* Phone—Central 5273.
 Gloucester : Eastgate house. W. N. Johnston, *Insp.* Phone—2640.
 Grimsby : 1, Osborne street. H. Tulley, *Insp.* Phone—Central 2919.
 Halifax : Bank chambers, Crown street. D. A. Manson, *Insp.* Phone—4469.
 Harrogate : 12, St. James' drive. J. H. Crabtree, *Insp.* Phone—2840.
 Huddersfield : Britannia buildings, St. Peter's street. Harold A. Adams, *Insp.* Phone—1577.
 Hull : Ocean chambers, Lowgate. H. C. Brown, *Man.* Phone—Central 36685.
 Inverness : 19, Church street. E. D. A. Smart, *Sec.* Phone—354.
 Ipswich : Wolsey chambers, 24, Tavern street. C. F. Judge, *Man.* Phone—2652.
 Jersey : 12, Hill street, St. Helier. C. P. Rumfitt, *Insp.* Phone—1810.
 King's Lynn : Tuesday Market place. H. W. Roalfe, *Insp.* Phone—437.
 Kirkcaldy : 191, High street. J. Balfour, *Insp.* Phone—2475.
 Leeds : East parade. C. A. Brayshaw, *Man.*; E. H. Pyett, *Asst. Man.* Phone—20391.
 Leicester : Bank chambers, Town Hall square. F. Grant, *Man.* Phone—20231-2.
 Liverpool : 7, Titheburn street. J. Longridge, *Man.* Phone—Central 0361.
 Londonderry : 33, Marlboro' street. W. A. Frankland, *Insp.*
 Lowestoft : 43, Milton road. L. S. Byatt, *Insp.*
 Luton : Prudential chambers, Upper George street. C. W. E. Dawson, *Insp.* Phone—1436.
 Maidstone : Mill chambers, 1, Mill street. A. H. Strivens, *Man.* Phone—3608.
 Manchester : 12 to 16, Booth street. E. M. Jones, and A. Westcott, *Mans.* Phone—Central 0541.
 Mansfield : 4, Market chambers. F. B. Hopewell, *Insp.* Phone—231.
 Middlesbrough : 10, Albert road. R. D. Bean, *Sec.* Phone—1252.
 Newcastle : 25, Mosley street. G. H. Aitken and A. C. R. Stephenson, *Mans.*; D. C. Allen, *Accdt. Supt.* Phone—22011.
 Newport : King's chambers, 67, High street. L. T. Gay, *Insp.* Phone—4206.
 Newry : Arthur street. T. W. Caughey, *Insp.*
 Northampton : 24, Market square. H. W. E. Butcher, *Man.* Phone—2626.
 Norwich : 46, London street. J. A. Clymer, *Man.*; J. H. Wainwright, *Accdt. Supt.* Phone—977.
 Nottingham : 12, Low Pavement. A. E. Green, *Man.* Phone—41538.
 Oldham : 89, Union street. A. Cawley, *Insp.* Phone—Main 4744.
 Oxford : Lloyd's Bank chambers, High street. J. W. Kershaw, *Insp.* Phone—2682.
 Perth : 13, High street. A. G. Farquharson, *Insp.* Phone—55.
 Plymouth : 59, Emma place, Stonehouse. A. Pearse, *Supt.*
 „ 1, 2 & 3, Tavistock road, Drake's circus. P. H. Smith, *Man.* Phone—60675.
 Portsmouth : 6, King's terrace, Southsea. F. C. Jarnet, *Insp.* Phone—73325.

Continued

RAILWAY PASSENGERS Assurance Company.—continued.

Reading: 17, Market place. P. B. Hirst, *Insp.* Phone—3726.

Scarborough: Westminster Bank chambers, 38, St. Nicholas street. E. Dawson, *Insp.* Phone—1577.

Sheffield, 1: Bank chambers, 64, Fargate. G. M. Moore, *Man.*

Phone—Sheffield 22315-6.

Southampton: 8, Portland street. G. A. S. Rhodes, *Man.* Phone—5344.

Stirling: 75, Murray place. L. Flint, *Insp.* Phone—390.

Stockport: 5, Wellington road South. G. A. Haworth, *Insp.* Phone—5817.

Stoke: Town Hall chambers. J. L. Spite, *Insp.* Phone—Hayley 4701

Sunderland: 21, John street. J. R. Laws, *Insp.* Phone—2010.

Swansea: Castle buildings, College street. F. C. Moore, *Res. Sec.*

Phone—Docks 3753.

Taunton: 5, Hammett street. S. L. Ward, *Insp.* Phone—276.

Truro: Midland Bank chambers. H. Ross, *Insp.*

Watford: 83, High street. F. Davison, *Insp.* Phone—5452.

Wick: 76, High street. W. J. Miller, *Insp.*

Wigan: 3, King street. J. S. Grainger, *Insp.* Phone—2635.

Canada—Montreal: 460, St. Francois Xavier street. Edgar J. Kay, *Man. for Canada and Newfoundland.*

Egypt—Alexandria: 15, Place Ismail. Ier, David Rofe & Sons, *Man.*

Cairo: 1, Rue Centrale.

South Africa—Johannesburg: 84, Commissioner street. L. H. Campling, *Man. for South Africa.*

Cape Town: Guardian Savings Bank building, 24, Castle street. S. H. Cullis, *Man.*

Durban: Stability building, 310, Smith street. Scott & Lewis, *Mans.*

Red Star Insurance Association, Limited.

(All policies signed by Lloyd's Underwriters.)

Objects—Motor, Horse Driving Accident, Public Liability, Glass.

ADDRESS—Baltic house, 27, Leadenhall street, London, E.C.3.

Telegrams—RESTARPOLS, Fen. London. Phone—Royal 5681. H. Shaw, *Gen. Man.*

REFUGE Assurance Company, Limited.

(See Advt. page xlix)

Registered 20th June, 1864. *CAPITAL*—Authorised, £300,000 in 150,000 shares of £2 each, all issued and fully paid. Dividend for 1936 and 1937, 50 per cent., tax free. Year ends 31st Dec.

DIRECTORS—J. Wilcock Holgate, *Chairman*; J. Proctor Green, J.P., *Man. Dir. & Deputy-Chairman*; W. E. Thornton; W. Proctor Smith, J.P.; J. W. Moss; J. Proctor-Pearson.

Objects—Ordinary and Industrial Life. *Board day*—11, Tuesdays. S. G. Leigh, F.I.A., *Gen. Man.*; Cyril Clegg, F.I.A., *Act.*; B. F. Hicks, F.F.A., *Asst. Act.*; John W. Moss, *Sec.*; Walton, Watts & Co., *Auditors.*

HEAD OFFICE—Oxford street, Manchester, 1.

Telegrams—REFUGE TELEX, Manchester. Phone—Central 2401 (6 lines).

BRANCH OFFICE—London: 133, Strand, W.C.2. Phone—Temple Bar 5731.

Reinsurance Corporation, Limited.

Registered 2nd. Aug., 1919. *Objects*—All classes except Life and Bond Investment. *CAPITAL*—Authorised, £500,000, in shares of £1 each. Issued, 305,000 shares. Paid up, £152,500 (10s. a share). Year ends 31st Dec.

DIRECTORS—Frank B. Eastwood, *Chairman*; J. O. M. Clark; W. T. Maudsley; G. L. Lambert.

ADDRESS—71 and 72, King William street, E.C.4. Phone—Mansion House 3577 (3 lines). A. J. Collins & Co., Ltd., *Mans.* T. Wallace Evans, *Sec.*, 6, Broad street place, E.C.2. Phone—London Wall 1473. Ford, Rhodes & Ford, *Auditors*

RELiance FIRE AND ACCIDENT Ins. Corp., Ltd. (See Advt. page lxxix)

Registered 25th June, 1906. *CAPITAL*—Authorised, £75,000, in shares of £1 each. Issued, 63,837 shares. Paid up, £57,674. Dividend for 1936, 6 per cent., less tax. 1935, same.) Year ends 31st Dec.

DIRECTORS—C. H. Lepine, A.C.A., *Chairman*; P. E. Butler; L. J. Blake; Sir Simeon H. L. Stuart, Bt.; W. Kerr.

Objects—Fire, Accident, Burglary, Sickness, Plate Glass, Third Party.

HEAD OFFICE—Brettenham House, Lancaster place, Strand, London, W.C.2. Phone—Temple Bar 2138 (2 lines). *Board day*—Tuesday. L. J. Blake, *Gen. Man.*;

A. R. Groves, *Asst. Man.*; J. J. Blount, *Sec.*; A. H. Ketteridge, *Chief Accountant*; Walter E. Viney, F.C.A., *Auditor*; C. L. Odum, M.A., M.R.C.S., L.R.C.P., *Chief Medical Officer*; J. R. Cort Batlurst, *Solicitor*.

Reliance Marine Insurance Company, Limited.

Registered 8th Feb, 1881. In 1916 became allied with the Guardian Assur. Co. CAPITAL—Authorised, £500,000, in 50,000 shares of £10 each, all issued. Paid up, £100,000 (£2 per share). Dividend for 1935, 25 per cent., less tax. (1934, same.) Year ends 31st Dec.

DIRECTORS—R. W. Sharples, *Chairman*; J. J. Ritchie, *Deputy-Chairman*; C. R. Gilliat; George W. Reynolds; D. H. Bates; J. G. B. Beazley; Maurice H. Hulme; W. W. Higgin.

Objects—Marine and Fire. *Board day*—Alternate Mondays. W. W. Harri-
Underwriter; H. A. Carroll, *Sec.*; Chalmers, Wade & Co., *Auditors*; Batesons & Co.,
Liverpool, *Solicitors*.

HEAD OFFICE—Barclays Bank buildings, 1, Rumford street, Liverpool.

Telegrams—RELIANCE. *Phone*—Central 34 (4 lines).

BRANCH OFFICES—London: 3-4, Lime street, E.C.3. L. Callander, *Underwriter*.

Telegrams—RELANCE. Stock.

New York: Cotton Exchange buildings. *Telegrams*—RELIMARINE.

Paris: 41, Rue Vivienne. M. C. M. Stourm, *Man.* *Telegrams*—UNIRO.

Reversionary and General Securities Company, Limited.

Established 1888. *Objects*—Reversions, Policies, etc.

ADDRESS—Outer Temple, 222, Strand, London, W.C.2. *Phone*—Central 8526.

H. Burr, *Man.*; Arthur J. Hicks, F.I.A., *Chairman*; H. Gysin, A.C.A., *Sec.*;
Morgan Bros. & Co., *Auditors*.

Reversionary Interest Society, Limited.

Established 1823. *Object*—Reversions. Registered as limited 12th March, 1880. In 1919 became allied with Equitable Life Assur. Soc. CAPITAL—Authorised, £643,200, in 6,432 shares of £100 each, all issued and fully paid. Debentures £60,000 of 4 per cent. stock and £75,000 of 5 per cent. outstanding. Dividend for 1934, 1935, 1936 and 1937, 7½ per cent., less tax. (1932 and 1933, 6½ per cent.). Year ends 31st Dec.

DIRECTORS—H. Leslie M. Tritton, *Chairman*; Irvine Campbell Geddes and Desmond Abel Smith, *Deputy-Chairmen*; Rt. Hon. Lord Biddulph; John Neville Buchanan; Capt. George J. R. Cooper; Rt. Hon. Earl of Denbigh; Sir William Palin Elderton; Hon. J. W. Lewis Palmer; John Oxley Parker.

ADDRESS—19, Coleman street, London, E.C.2.

Telegrams—REVERSO, AVE. *Phone*—Metropolitan 8926. *Board day*—12.30 Wednesday. H. J. Tappenden, F.I.A., *Act. & Sec.*; Whinney, Smith & Whinney, *Auditors*. Radcliffes & Hood, St. Barbe, Sladen & Wing, *Solicitors*.

ROAD TRANSPORT AND GENERAL Ins. Co., Ltd. (See Advt. page E)

Registered 24th Dec., 1918. In 1923 became allied with the General Accident, Fire & Life Assur. Corp. CAPITAL—Authorised, £100,000, in shares of £1 each. Issued, 100,000 shares fully paid up. Dividend for 1933, 15 per cent., less tax. (1937 same.) Year ends 31st Dec.

DIRECTORS—Sir Francis Norie-Miller, Bt., J.P., F.R.I.S., *Chairman*; Rt. Hon. Lord Annaly, M.C.; William M. Graham; Rt. Hon. Sir Chas. E. H. Hobhouse, Bt., P.C., T.D., J.P.; S. Norie-Miller, M.C., J.P., M.A.; Gerard A. Moncrieff; Major-Gen. Sir John Hanbury Williams, G.C.V.O., K.C.B., C.M.G.

Objects—All classes except Life and Marine. *Board day*—2nd Tuesday in month. Chas. W. Smith, *Gen. Man.*; W. Watson, J.P., *Deputy Gen. Man. & Sec.*; Hartleys, Wilkins & Flew, *Auditors*; Gush, Phillips, Walters & Williams, *Solicitors*.

HEAD OFFICE—Grosvenor buildings, Hyde Park corner, London, S.W.1.

Telegrams—ROTRAGEN, *Phone*, London. *Phone*—Sloane 0011 (9 lines).

BRANCH OFFICES—London: City: Equitable house, 47/51, King William street, E.C.4. *Phone*—Mansion House 2631 (3 lines).

Catford: Town Hall chambers, Catford, S.E.6. *Phone*—Hither Green 3485-6-7.

Ealing: Central chambers, The Broadway, W.5. *Phone*—Ealing 4111-2-3.

West End: Grosvenor buildings, Hyde Park corner, S.W.1.

Phone—Sloane 0011.

Wood Green: 198, High road, N.22. *Phone*—Bowes Park 4884 (2 lines).

Aberdeen: 148, Union street. *Phone*—6397.

Alnwick: Corn Exchange buildings. *Phone*—261.

Ayr: 22, Wellington square. *Phone*—2198.

Banbury: Grosvenor chambers, 40a, High street. *Phone*—2340.

Barnsley: Bank chambers, Eldon street. *Phone*—2155.

Barnstaple: Queen Anne buildings, Strand. *Phone*—Barnstaple 73.

Bath: 15, Old Bond street. *Phone*—Bath 4771.

Bedford: Grosvenor buildings, 100, High street. *Phone*—Bedford 4234 (2 lines).

Belfast: 9, Donegall square South. *Telegrams*—ROTRAGEN, *Phone*, Belfast.

Phone—Belfast 25606 (2 lines).

Continued.

ROAD TRANSPORT AND GENERAL Ins Co., Ltd.—continued.

- Birmingham: 3; Lancaster house, 67, Newhall street. *Telegrams*—ROTRAGEN, Phone—Birmingham. *Phone*—Central 0934-5-6.
 Blackburn: 7, Birley street. *Phone*—3677.
 Bolton: 67, Deansgate. *Phone*—Bolton 95.
 Bournemouth: Richmond chambers, The Square. *Phone*—Bournemouth 2205-6.
 Bradford: 5, Charles street. *Phone*—8858-9.
 Brighton: Grosvenor buildings, 115, Queen's road. *Telegrams*—ROTRAGEN, *Phone*, Brighton. *Phone*—6033-4.
 Bristol: Grosvenor buildings, 23, Clare street. *Phone*—Bristol 22546-7.
 Burnley: 35, St. James street. *Phone*—Burnley 3274.
 Cambridge: Grosvenor chambers, 84 Regent street. *Phone*—Cambridge 2592.
 Canterbury: 15, St. George's place. *Phone*—Canterbury 2782.
 Cardiff: Grosvenor buildings, 125-7, Queen street. *Telegrams*—ROTRAGEN, *Phone*, Cardiff. *Phone*—5155-6.
 Carlisle: Grosvenor buildings, 10, Lowther street. *Phone*—Carlisle 500.
 Carmarthen: 17, Llanmas street. *Phone*—449.
 Chatham: Grosvenor buildings, 9, Military road.
 Cheltenham: Lloyds Bank chambers, High street. *Phone*—3436.
 Chester: City chambers, 11a, Foregate street. *Phone*—Chester 1899.
 Chesterfield: Elder chambers, Knivesmith Gate. *Phone*—2463.
 Colwyn Bay: Grosvenor chambers, Conway road. *Phone*—2432.
 Coventry: Stoneleigh chambers, 2, Queen's road. *Phone*—2150.
 Derby: St. Mary's chambers, St. Mary's gate. *Phone*—3275.
 Dereham: Grosvenor buildings, 13, Market place. *Phone*—Dereham 153.
 Doncaster: 21, Baxter gate. *Phone*—3669.
 Dorchester: 36, South street. *Phone*—677.
 Douglas, I.O.M.: 58, Athol street. *Phone*—1400.
 Dundee: 13, Pannure street. *Phone*—Dundee 5711.
 Durham: 16, Market place. *Phone*—845.
 Edinburgh: Grosvenor chambers, 68, Hanover street. *Phone*—Edinburgh 20402.
 Exeter: Grosvenor buildings, 193, High street. *Phone*—4935.
 Falmouth: Grosvenor buildings, 11, Arwenack street. *Phone*—505.
 Farnham: Lloyds Bank chambers, 75, Castle street. *Phone*—5941.
 Glasgow: 190, West George street. *Phone*—Douglas 5753-4.
 Grantham: 3, St. Peter's Hill. *Phone*—582.
 Grimsby: 31, Osborne street. *Phone*—Grimsby 2157.
 Halifax: Grosvenor buildings, 8, Crossley street. *Phone*—Halifax 2105.
 Hamilton: Grosvenor buildings, 6, Keith street. The Cross. *Phone*—Hamilton 822.
 Harrogate: 4, Station bridge. *Phone*—2516.
 Hereford: 125, St. Owen street. *Phone*—2590.
 Hertford: Grosvenor buildings, 117, Fore street. *Phone*—313.
 Huddersfield: 7, St. George's square. *Phone*—Huddersfield 1106.
 Ilford: Cranbrook house, Cranbrook road. *Phone*—Ilford 0075/6.
 Ipswich: 26, Lloyd's avenue. *Phone*—Ipswich 2985.
 Kendal: Grosvenor buildings, 1, Finkle street. *Phone*—671.
 King's Lynn: Grosvenor buildings, 17, Tuesday Market place. *Phone*—2174.
 Kingston-on-Thames: Gough house, Eden street. *Phone*—Kingston 3377 (2 lines).
 Launceston: 10, Southgate street. *Phone*—Launceston 127.
 Leeds: Grosvenor buildings, 17, Bond street. *Telegrams*—ROTRAGEN, *Phone*, Leeds. *Phone*—20647-48-49.
 Leicester: Assurance house, Rutland street. *Phone*—Leicester 22147.
 Lincoln: Grosvenor buildings, 5, Corporation street. *Phone*—1777-8.
 Liverpool: Tower building, 22, Water street. *Phone*—Central 3001/2.
 Londonderry: Grosvenor buildings, 9, Waterloo place. *Phone*—2606.
 Lowestoft: Midland Bank chambers, London road North. *Phone*—661.
 Luton: 7, Upper George street. *Phone*—1803.
 Maidstone: Grosvenor buildings, 53, High street. *Phone*—Maidstone 2771.
 Manchester: 5, Cross street. *Telegrams*—ROTRAGEN, *Phone*, Manchester. *Phone*—Blackfriars 1756-7.
 Middlesbrough: Grosvenor buildings, 65, Albert road. *Phone*—Middlesbrough 3123.
 Newcastle-on-Tyne: Royal Exchange buildings, Hood street. *Telegrams*—ROTRAGEN, *Phone*, Newcastle-on-Tyne. *Phone*—Newcastle 25213/4.
 Northallerton: 215, High street. *Phone*—Northallerton 211.
 Northampton: Cleaver house, Wood street. *Phone*—Northampton 1768.
 Norwich: Grosvenor buildings, 16a, Prince of Wales road. *Phone*—2427.
 Nottingham: 67, Friar lane. *Telegrams*—ROTRAGEN, *Phone*, Nottingham. *Phone*—Nottingham 2847-8.
 Oxford: 116, St. Aldates. *Phone*—Oxford 3650.
 Peterborough: 4, Broadway. *Phone*—2796.
 Plymouth: 24, Bedford street. *Phone*—2763.
 Portsmouth: King's chambers, 4-6, King's road. *Phone*—Portsmouth 4981.
 Preston: Grosvenor buildings, 29, Winckley square. *Phone*—Preston 5001/2.

Continued

ROAD TRANSPORT AND GENERAL Ins. Co., Ltd.—continued.

Reading: Grosvenor building, 12, Friar street. *Phone*—Reading 5036/7.
 Reigate: Lloyds Bank chambers, High street. *Phone*—Reigate 2255-6.
 St. Albans: The Broadway, St. Peter street. *Phone*—St. Albans 1515/6.
 St. Austell: Grosvenor buildings, 15, Fore street. *Phone*—544.
 Scunthorpe: Grosvenor chambers, Ravendale street. *Phone*—Scunthorpe 474.
 Sheffield: Grosvenor buildings, 5, Commercial street. *Telegrams*—ROTRAGEN, Sheffield. *Phone*—Sheffield 23175-2.
 Skipton: 29b, High street. *Phone*—Skipton 347.
 Slough: 18-19, Grove parade, High street. *Phone*—1854.
 Southampton: 14, Portland terrace. *Phone*—Southampton 2131.
 Southend-on-Sea: Lloyds Bank chambers, 77, High street. *Phone*—Southend 2553.
 Southport: 35, Highton street. *Phone*—5422.
 Swansea: Northampton buildings, St. Helen's road. *Phone*—Swansea 3532.
 Swindon: Victoria chambers, Victoria road. *Phone*—Swindon 2931.
 Taunton: De Montfort chambers, 18, Hammet street. *Phone*—Taunton 2989.
 Torquay: Grosvenor buildings, 97, Union street. *Phone*—3844.
 Trowbridge: 15, Fore street. *Phone*—357.
 Tunbridge Wells: 60, High street. *Phone*—Tunbridge Wells 1587.
 Walsall: Tudor house, Bridge street. *Phone*—2657.
 Warrington: Market gate chambers, Market gate. *Phone*—1560.
 Watford: Rigby house, 14a, High street. *Phone*—Watford 4690.
 West Bromwich: Grosvenor buildings, Queen street. *Phone*—0780.
 Weston-Super-Mare: 4, South Parade. *Phone*—1695.
 Wolverhampton: Gresham chambers, 14, Lichfield street. *Phone*—W'hampton 21822.
 Worcester: 41, Foregate street. *Phone*—Worcester 123.
 Workington: 6, New Oxford street. *Phone*—407.
 Worthing: Colonnade house, Warwick street. *Phone*—4656.
 York: Grosvenor buildings, Lendal. *Phone*—4222.

Rossendale Tradesmen's Mutual Plate Glass Insurance Company, Ltd.

Established 1891. *Object*—Plate Glass.

ADDRESS—11, King street, Bacup. R. E. Temperley, Sec.

ROYAL EXCHANGE ASSURANCE.

(See Advt. page 1)

Incorporated by Royal Charter 1720 for marine insurance. In 1721 additional powers obtained for fire and life business. 1899 accident business was added. The following Companies have been amalgamated with the Royal Exchange Assurance—Brewers' & General (fire business), 1898; British & Colonial (fire business), 1901; Empire Guarantee (life business), 1910; Home & Colonial (marine business), 1890; Law Guarantee & Trust (trust business), 1909; Mines Royal & Mineral Battery Works (marine), 1720; North Yorkshire Agricultural Fire, 1896; Onslow's Insurance (marine), 1720; Sadler's Hall Insurance (fire), 1720. The following Companies are allied with the Royal Exchange Assurance:—Car & General, 1917; Local Government Guarantee, 1918; Motor Union, 1927; National Provincial, 1909; State, 1924. CAPITAL—£2,000,000 stock. Issued, £946,977. Dividend for 1937, 30 per cent., less tax. 1936, 30 per cent.). Year ends 31st Dec.

DIRECTORS—Rt. Hon. Lord Bicester, *Governor*; Chas. L. Dalziel, *Sub-Governor*; Edward Clifton-Brown, *Deputy-Governor*; Lt.-Col. R. W. Barclay; Hon. Rupert Evelyn Beckett; Rt. Hon. Lord Bethell; Hon. David Bowes-Lyon; Rt. Hon. Lord Catto of Cairncatton; Rt. Hon. Lord Richard Frederick Cavendish, P.C., C.B., C.M.G.; Lord Charles Cavendish-Bentinck, D.S.O.; Arthur R. Cook; L. W. Farrow; Sir Charles Eric Hambro, K.B.E.; John Edward Humphery; H. K. M. Kindersley; Capt. A. R. H. Morrell; Sir Charles Henry Morton; Sir Spencer Portal; Sir Frederick Richmond, Bt.; John Robarts; The Duke of Rutland; John Swire Scott; Somers Somerset; William Augustus Tennant; Sir Frank D. Watney, K.C.V.O., C.B.E.

Objects—Fire, Life, Sea, Annuity, Accident, Burglary, Employers' Liability, Plate Glass, Third Party, Motor Car, Live Stock, Lifts, Fidelity Guarantee, Machinery, Boiler, Trustee and Executor. *Court day*—12.30 Wednesday. A. MacDonald, *Gen. Man. & Sec.*; A. E. Phelps and R. E. Oldfield, *Asst. Gen. Mans.*; H. O'Brien, F.I.A., *Act.*; N. R. Jenkins, *Underwriter*; C. C. Turner, *Joint Underwriter*; A. L. Kavanagh, *Home Fire Man.*; B. B. Fisher, *Foreign Fire Man.*; J. S. Steer, *Accdt. Man.*; C. J. Mackenzie-Grieve, *Trustee Man.*; Foster Brown, *Agency Man.*; B. D. Cumming, *Accountant*; J. H. Luxton, *Man. Plate Glass Dept.*; R. E. F. Johns, *Cashier*; A. G. Ashton, *Investment Sec.*; H. W. Collier, M.D., F. Bach, M.D., and C. W. Wirgman, M.D., F.R.C.S., *Medical Officers*; T. H. Bischoff and W. E. Mortimer, *Solicitors*.

HEAD OFFICE—Royal Exchange, London, E.C.3. *Telegrams* (Inland)—FOXHOUD. Stock, London; (Overseas)—ROYEX, London. *Phone*—Mansion House 9898.

Continued.

ROYAL EXCHANGE Assurance.—continued.

- MARINE DEPT.: 37-39, Lime street, E.C.3. *Phone*—Mansion House 2091.
 CITY BRANCH: Eastern Entrance, Royal Exchange, E.C.3. S. Beresford Shaw, *Man.* *Phone*—Mansion House 9898.
 DISTRICT OFFICES—South-West London: Royal Exchange chambers, 4 Mitcham lane, Streatham, S.W. D. P. Cochran, *Man.* *Phone*—Streatham 3037.
 South-East London: 101, Borough High street, S.E.1. G. A. Davies, *Man.* *Phone*—Hop 1133-4.
 Ludgate Hill: 66, Ludgate hill, E.C.4. A. R. Rose, *Man.* *Telegrams*—PLAGLASINS, Cent. London. *Phone*—City 6995.
 North London: Drayton house, 30, Gordon street, W.C.1. B. C. E. Jones, *Man.* *Phone*—Euston 4222.
 Great Tower street: 1-4, Great Tower street, E.C.3. K. J. T. Boag, *Man.* *Phone*—Mansion House 9082.
 Ealing: 24, Uxbridge road, W.5. J. A. Rice, *Insp.* *Phone*—5201.
 BRANCH OFFICES—London: West End: 44, Pall Mall, S.W.1. F. H. Cooke, *Man.* *Phone*—Whitehall 5041.
 Law Courts: 29-30, High Holborn, W.C.1. F. H. Egerton, *Man.* *Phone*—Chancery 7337.
 Stratford: 53, The Broadway, Stratford, E.15. S. Tucker-Williams, *Man.* *Phone*—Maryland 2341-2.
 Aberdeen: 150, Union street. W. A. Holmes, *Man.* *Telegrams*—FOXHOUND. *Phone*—Central 2322.
 Ayr: 37, High street. *Phone*—4044.
 Bedford: General Library buildings, Harpur street. W. S. Churnside, *Man.* *Telegrams*—FOXHOUND. *Phone*—2968.
 Belfast: 14, Wellington place. H. C. Sullivan, *Man.* *Telegrams*—FOXHOUND (Phone). *Phone*—23008.
 Birmingham: 1, Victoria square, 2 H. Simpkin, *Man.* *Telegrams*—FOXHOUND. *Phone*—Midland 1867-8.
 Blackburn: 26, Richmond terrace. *Phone*—7521.
 Blackpool: 6, Queen street. P. M. Dayman, *Man.* *Phone*—642.
 Bournemouth: St. Peter's chambers, Gervis place. S. J. A. Baker, *Man.* *Telegrams*—FOXHOUND. *Phone*—4356.
 Brighton: 130, Queen's road, 1. E. M. Biddle, *Man.* *Telegrams*—FOXHOUND. *Phone*—4541.
 Bristol: Royal Exchange building, 41, Corn street, 1. S. Q. Platts, *Man.* *Telegrams*—FOXHOUND. *Phone*—23053.
 Broadstairs: 83, High street. *Phone*—512.
 Bury St. Edmunds: Crescent house, Angel hill. *Phone*—240.
 Cambridge: 36, Regent street. *Phone*—4734.
 Cardiff: 28, Windsor place. *Phone*—3311.
 Carlisle: Exchange buildings, Lowther street. *Phone*—526.
 Carmarthen: 121, Lamas street. *Phone*—340.
 Chester: 30, Newgate street. R. P. Thompson, *Man.* *Phone*—1764.
 Colwyn Bay: 3, Penrhyn buildings, Penrhyn road. S. H. Roberts, *Man.* *Phone*—2740.
 Cork: 18, South Mall. *Phone*—1038.
 Derby: 20, Market place. *Phone*—46127.
 Dublin: 5, College green, C.1. G. F. Joyce, *Man.* *Telegrams*—FOXHOUND. *Phone*—21001-2.
 Dundee: 51-53, Meadows side. J. S. Inglis, *Man.* *Telegrams*—FOXHOUND. *Phone*—5161.
 Edinburgh: 8, Castle street, 2. J. S. Inglis, *Man.* *Telegrams*—FOXHOUND. *Phone*—Central 22158.
 Exeter: 89, Queen street. *Phone*—3513.
 Glasgow: 91, West George street, C.2. W. P. Campbell, *Man.* *Telegrams*—FOXHOUND. *Phone*—Central 9488.
 Gloucester: 1, Clarence street. *Phone*—3414.
 Guildford: 13, High street. R. G. Hyett, *Man.* *Phone*—938.
 Halifax: 1, Portland place, Commercial street.
 Hereford: 10a, King street. *Phone*—2475.
 Hull: Middleton chambers, Lowgate. J. A. McLaren, *Man.* *Telegrams*—FOXHOUND. *Phone*—35862 (2 lines).
 Inverness: 19, Union street. Innes and Mackay, *Mans.*
 Ipswich: 8, Butter market. R. G. Somerford, *Man.* *Telegrams*—FOXHOUND. *Phone*—3647.
 Lancaster: Hepworth's chambers, Horseshoe corner. *Phone*—632.
 Leeds: 37, Park row, 1. A. G. Peters, *Man.* *Telegrams*—FOXHOUND. *Phone*—Central 29004.

Continued.

ROYAL EXCHANGE Assurance.—*continued.*

- Leicester : 6, Pocklington's walk. *Phone*—Central 60909.
 Limerick : 64, O'Connell street. *Phone*—529.
 Lincoln : Old Corn Exchange. *Phone*—Central 159.
 Liverpool : Royal Exchange Court, 26, Exchange street East, 2. G. A. J. Pattison.
Man. Telegrams—FOXHOUND. *Phone*—Central 3181.
 Londonderry : Baltic buildings, 14, Foyle street. *Phone*—2382.
 Luton : 5, Cardiff road. *Phone*—1863.
 Maidstone : 29, High street. *Phone*—3851.
 Manchester : Ship Canal House, King street, 2. W. H. Mills, *Man.*
Telegrams—FOXHOUND. *Phone*—Deansgate 2505.
 Middlesbrough : Royal Exchange. *Phone*—3158.
 Newcastle-on-Tyne : 8, Mosley street, 1. W. R. Miller, *Man.*
Telegrams—FOXHOUND. *Phone*—21223.
 Northallerton : Market place.
 Northampton : 5, Mercer's row. *Phone*—996.
 Norwich : 50, Prince of Wales road. *Phone*—2931.
 Nottingham : 7, Low pavement. L. G. Capes, *Man.*
Telegrams—FOXHOUND. *Phone*—42260.
 Oxford : 1-3, George street. *Phone*—3485.
 Plymouth : 24, Lockyer st. F. N. Bloxson, *Man. Grams*—FOXHOUND. *Phone*—5019.
 Portsmouth : 85, Osborne road, Southsea. *Phone*—Portsmouth 5074.
 Reading : 27-28, Market place. J. B. Kellar, *Man. Phone*—3778.
 Salisbury : 18, Minster street. *Phone*—726.
 Sheffield : Town Hall chambers, 87, Fargate, 1. H. F. Rothwell, *Man.*
Telegrams—FOXHOUND. *Phone*—25836.
 Southampton : 83, Above Bar. C. Wellesley Davies, *Man.*
Telegrams—FOXHOUND. *Phone*—6131.
 Stoke-on-Trent : 9, Church street. *Phone*—4741.
 Swansea : 55, Wind street. *Phone*—3773.
 Taunton : The Market House. *Phone*—2596.
 Truro : 6, Princes street. *Phone*—396.
 Tunbridge Wells : 32, Mount Pleasant road. D. W. J. Nichols, *Man. Phone*—994.
 Walsall : 145, Lichfield street. *Phone*—2467.
 Watford : 114, High street. *Phone*—5466.
 Westcliff-on-Sea : 453, London road.
 Worcester : 4, Pierpoint street. *Phone*—75.
 Wrexham : Exchange buildings, 11, Queen street. H. Lloyd Williams, *Man.*
Phone—2490.
 Argentine : Calle Reconquista, 314, Buenos Aires. Leng, Roberts & Co. (Ins.),
 Ltd., *Agents.*
 Australia : Royal Exchange building, 75 & 77, Pitt street, Sydney.
 F. H. Wright, *Man. for Australia. Telegrams*—FOXHOUND.
 N.S.W. : Newcastle : Scottish house, corner of Hunter and Watt streets.
 J. Ireland, Ltd., *Mans.*
 Queensland : Royal Exchange building, 74-76, Eagle street, Brisbane.
 E. H. Cole, *Man.*
 Western Australia : 20, Howard street, Perth. L. O. Harwood, *Man.*
 Victoria : Royal Exchange building, 40-42, Queen street, Melbourne.
 R. H. Smith, *Man.*
 South Australia : Royal Exchange Assurance chambers, 31, Gilbert place,
 Adelaide. K. J. Broughton, *Man.*
 Brussels (Accident) : 54, Boulevard du Jardin Botanique. Pierre Lunden, *Man.*
Telegrams—ROVUX.
 Antwerp : 1, Rue Rubens.
 Canada : Place D'Armes (P.O. Box 2760) Royal Exchange building, Montreal. C.
 S. Malcolm, *Man. Telegrams*—FOXHOUND.
 Toronto : 202-210, Concourse building, 100, Adelaide street West. H. B. Rowe,
Man.
 Vancouver : 595, Yorkshire building. W. R. Sloan, *Man.*
 Winnipeg : 915, Paris building. J. Wilson and J. J. Milne, *Joint Mans.*
 Continental Branch : 13, Cambridge terrace, Dover. N. H. Self, *Gen. Continental*
Man. Telegrams—FOXHOUND. *Phone*—22.
 Madrid (Fire) : Paseo de Recoletos, 21. H. J. Chabot, *Man.*
 Paris (Fire) : 15, Rue du Quatre Septembre. R. Midor, *Man.*
Telegrams—FOXHOUND.

Continued

ROYAL EXCHANGE Assurance.—*continued.*

- Egypt: (P.O. Box 1734) Royal Exchange buildings, 50, Sharia Kasr el Nil, Cairo. M. M. J. de Termes, *Man.* Telegrams—FOXHOUND.
 Alexandria (Life and Accident only): P.O. Box 1634. 33, Rue Cherif Pasha.
 Hungary: (Postafok 23): 5 Jozsef Ter, Budapest V. Count Endre Csekonic, *Man.* Telegrams—FOXHOUND.
 India—Calcutta: (P.O. Box 357), 1 and 2, Old Court house corner. A. R. Holt, *Man.* Telegrams—FOXHOUND.
 Netherlands (Accident): Rokin 75-79, Amsterdam. J. F. Wegener and H. C. Burmeister, *Joint Mans.* Telegrams—FOXHOUND.
 New Zealand: (P.O. Box 416), 113-115, Customhouse quay, Wellington, C.I. H. S. Malcolm, *Man. for New Zealand.* Telegrams—FOXHOUND.
 Auckland: 10, O'Connell street. C. L. Green, *Man.*
 Christchurch: 167, Hereford street. P. White-Parsons, *Man.*
 Dunedin: Corner of Crawford and Water streets. J. R. Callender, *Man.*
 Singapore: (P.O. Box 460), 6, Chartered Bank chambers. A. Gordon Lee, O.B.E., *Man.* Telegrams—FOXHOUND.
 South Africa: (P.O. Box 1223), Beckett's building, 67, President street, Johannesburg. F. R. Clayton, *Gen Man. for South Africa.* Telegrams—FOXHOUND.
 Bulawayo: (P.O. Box 227), Royal Exchange building, Abercorn street. E. H. Wren, *Man.* Telegrams—FOXHOUND.
 Cape Town: (P.O. Box 408), Argus chambers, second floor, 30, Church street. R. O. Shoosmith, *Man.* Telegrams—FOXHOUND.
 Durban: (P.O. Box 895), Royal Exchange building, corner of Smith and Field streets. H. P. Mattheus, *Man.* Telegrams—FOXHOUND.
 Nairobi: (P.O. Box 440), Royal Exchange building, Government road. J. T. Cole, *Man.* Telegrams—FOXHOUND.
 Port Elizabeth: Perseverance building, 79, Main street. Telegrams—FOXHOUND.
 United States: 111, John street, New York. E. W. Elwell, *Man.* Telegrams—FOXHOUND.
 „ (Marine Dept.): 111, John street, New York. Appleton and Cox, Inc., *Mans.* Telegrams—HICOAP.
 West Africa: (P.O. Box 112), 31, Marina, Lagos. W. Golding, *Man.* Telegrams—FOXHOUND.
 Gold Coast: (P.O. Box 50), Corner of Horse road and Pagan road, Accra. Telegrams—FOXHOUND.

ROYAL Insurance Company, Limited.

(See Advt. page li)

Established 1845 and registered as limited 19th June, 1907. The following Companies have been amalgamated with the Royal:—Brighton & Sussex Union Fire, 1889; Cumberland & Westmoreland Fire, 1896; Derby & Derbyshire Building Trades, 1910; Durham & Yorkshire Fire, 1906; Kent Fire, 1901; Lancashire, 1901; Midland Counties Fire, 1892; National Fire, 1888; Northern Accident, 1906; Post Office Employers' Guarantee, 1908; Queen, 1891; Textile Mutual Fire, 1905; United Kent Life, 1901. The following Companies are allied with the Royal:—British & Foreign Marine, 1909; British Engine, Boiler, 1912; Legal, 1916; Liverpool & London & Globe, 1919; Warden, 1913. CAPITAL—Authorised, £6,000,000, in shares of £1 each. Issued, 5,599,930 shares. Paid up, £2,799,965 (10s. per share). Debentures—£599,172 of 4 per cent. redeemable stock. Dividend for 1936, 6s. 6d. per share, less tax. (1935, 6s. 6d.) Year ends 31st Dec.

DIRECTORS—Arthur E. Pattinson, *Chairman*; A. Kentish Barnes, P. R. England, F. A. Bates, *Deputy-Chairmen*; Sir Edmund F. Bushby; The Rt. Hon. Lord Cornwallis, M.C., D.L., J. A. Falconer; F. H. Fox; W. R. Glazebrook; J. R. Hobhouse, M.C.; Sir Frederick J. Marquis; W. J. Orr, C.B.E.; Alan C. Tod.

Objects—Fire, Loss of Profits, Life, Annuities, Marine, Accident, Workmen's Compensation, Motor, Third Party, Fidelity Guarantee, Burglary, Plate Glass, Live Stock, Boiler, Engineering, etc. **Board days**—Monday and Wednesday.

LIVERPOOL—Royal Insurance buildings, 1, North John street, 2.

Telegrams—ROYAL. Phone—Bank 1020.

F. J. Williams and J. Dyer Simpson, *Gen. Mans.*; H. A. Thomas, J. W. Berry, T. W. B. Brodbelt, C. F. Trustam, F.I.A., and R. D. Wands, *Sub-Mans.*; P. M. Spence, *Financial Sec.*; R. W. Sturgeon, F.I.A., *Act.*; J. B. Welson, *Accdt. Man.*; W. C. N. Lane, H. Calvey, *Fire Supts.*; E. G. Hitch, T. F. Lister, F. V. Shaw, *Accdt. Supts.*; R. C. D. Todd, *Agency Man.*; John Hay, M.D., F.R.C.P., and H. Wallace Jones, M.D., F.R.C.P., *Medical Officers*; Batesons & Co., *Solicitors*.

LONDON—Royal Insurance buildings, 24-28, Lombard street, E.C.3.

Telegrams—PRINCELY, Stock. Phone—Mansion House 7800. **Board day**—Wednesday. The Rt. Hon. Lord Cornwallis, M.C., D.L., *Chairman*; F. R. Bellamy, *London Man.*; W. C. Blackburn, T. G. Brown; R. J. Carruthers, D. W. Keith.

(Continued)

ROYAL Insurance Company, Limited.—continued.

W. H. McKerrrow, N. W. Shillito, *Asst. London Mans.*; S. M. Lampard, F. C. Browning, *London Acctd. Mans.*; C. F. Buckingham, *London Asst. Acctd. Man.*; R. T. Bowes, *Acctd. Claims Supt.*; Reginald Hilton, M.D., F.R.C.P., and James McClure, M.D., F.R.C.S., *Medical Officers*; Edmund G. Oliver, *Solicitor*.

BRANCH OFFICES—Aberdeen: 208, Union street. Jas. Carle, *Chairman*; Andrew Fraser, *Man.*; Telegrams—ROYAL. Phone—845-6.

Ayr: 5, Wellington square. J. D. Papworth, *Insp.* Phone—2833.

Ballymena: 5, Broughshane street. T. T. O'Neill, *Insp.* Phone—510.

Bangor: 162, High street. J. O. Williams, *Man.* Telegrams—ROYAL. Phone—221.

Barnsley: 27a, Church street. G. Cooke, *Insp.* Phone—707.

Barnstaple: Castle street. R. W. Scott, *Insp.* Phone—270.

Barrow-in-Furness: 83-5, Duke street. A. Bedford, *Insp.* Phone—657.

Bath: 47, Milsom street. A. D. E. Williams, *Insp.* Phone—3571.

Bedford: 1, St. Peter's. H. A. Lock, *Man.* Phone—2106.

Belfast: 63, Royal avenue. Herbert Jefferson, *Man.*

Telegrams—ROYAL. Phone—25266-7.

Berwick-upon-Tweed: 46, Hide hill. S. Fryer, *Insp.* Phone—244.

Birkenhead: 62, Hamilton square. W. S. Shaw, *Man.*

Telegrams—ROYAL. Phone—1560.

Birmingham: 7, Bennett's hill, 2. J. W. E. Jeffreys, *Man.*; H. M. Pattinson, *Asst. Man.* Telegrams—ROYAL. Phone—Central 7784 (3 lines).

Blackburn: Royal chambers, Richmond terrace. H. Y. East, *Sec.*

Phone—5177.

Blackpool: 14, Cedar square. P. Brien, *Insp.* Phone—1931.

Bolton: 15, Acresfield. F. Whalley, *Insp.* Phone—1714.

Boston: 22, Wide Bargate. W. F. Bett, *Sec.* Telegrams—ROYAL. Phone—2850.

Bournemouth: 45-47, Old Christchurch road. A. E. F. Francis, *Chairman*;

H. A. Bennett, *Man.* Phone—5252 (2 lines).

Bradford: Broadway and 10, Booth street. William Fisher, *Sec.* Phone—1505.

Brighton: 162, North street. Lt.-Col. S. T. Maynard, *Chairman*; G. L. Dalton, *Man.* Phone—5711.

Bristol: 29, Corn street. R. P. Carter, *Man.* R. J. McMurray, *Asst. Man.*

Telegrams—ROYAL. Phone—23376 (2 lines).

Burnley: 8, Grimshaw street. H. D. Mirrer, *Insp.* Phone—3448.

Burton-on-Trent: Barclays Bank chambers, High street. E. G. Wilson, *Insp.* Phone—2316.

Bury: 8, Tithebarn street. F. Monks, *Insp.* Phone—487.

Cambridge: Sidney house, Sidney street. G. R. Alexander, *Sec.* Phone—4491-2.

Canterbury: 29, High street. H. W. Plumtre, J.P., *Chairman*; H. P. Reed, *Man.*

Phone—National 2031.

Cardiff: 30, Windsor place. J. Foxall, *Man.* C. I. P. Waters, *Asst. Man.*

Telegrams—PRINCELY. Phone—6005-6.

Carlisle: 26, Lowther street. James Little, *Man.* Telegrams—ROYAL. Phone—101.

Cheltenham: 45, Promenade. L. M. Kaymont, *Man.* Phone—2008-9.

Chester: 6, St. John street. N. Scarratt, *Man.* Phone—1840 (2 lines).

Chesterfield: Bank chambers, Stephenson place. G. S. Rose, *Insp.* Phone—2089.

Colwyn Bay: 4, Hawarden road. W. Hugh Jones, *Insp.* Phone—2429.

Cork: 29, South Mall. A. F. Thomson, *Man.*; J. O'Driscoll, *Asst. Man.*

Telegrams—ROYAL. Phone—517.

Coventry: 22, High street. P. D. Kinsey, *Man.*; W. W. Chadwick, *Asst. Man.*

Telegrams—REGAL. Phone—4046-7.

Crewe: Royal chambers, Market street. C. Minshaw, *Insp.* Phone—2705.

Croydon: 75, George street. P. J. Nicholson, *Man.* Phone—0536.

Darlington: Crown street chambers, Crown street. A. Feetham, M.A., J.P., *Chairman*; J. H. Bennett, *Man.* Telegrams—ROYAL. Phone—2442.

Derby: St. James's street and Strand. G. Sumner, *Man.*

Phone—2191 (2 lines).

Dewsbury: 22, Bond street. J. A. Barker, *Insp.* Phone—1007.

Doncaster: 57, High street. E. J. Guthrie, *Sec.* Telegrams—ROYAL. Phone—2551.

Douglas: 22, Athol street. R. D. Moore, *Insp.* Phone—552.

Dublin: 45, Dame street, C.I. J. Harold Aylward, *Man.* Telegrams—ROYAL.

Phone—21611-2.

Dudley: 6, Holloway chambers, Priory street. G. F. Snushall, *Insp.* Phone—2170.

Dumfries: 53, Buccleuch street. J. K. Gordon, *Insp.* Phone—238.

Dundee: 97 and 99, Commercial street. J. N. Methven, *Chairman*; T. G. A. Miller, *Man.*; G. McArthur, *Asst. Man.* Phone—4357.

Edinburgh: 13, George street, 2. Earl of Mansfield, *Chairman*; J. M. Brown, *Man.*; F. Taylor, *Asst. Man.* Telegrams—ROYAL.

Phone—Central 24221 (2 lines).

Perthshire Local Board. D. Mackenzie, *Chairman*; Stirlingshire Local Board,

J. Jardine, *Chairman*. Dumfries Local Board. R. Jardine, *Chairman*.

Continued.

ROYAL Insurance Company, Limited.—continued.

- Elgin: 2, Culbard street. J. B. Davidson, *Insp.* Phone—232.
 Exeter: 47, Queen street. S. A. Inkpen, *Insp.* Phone—2874.
 Galashiels: Royal Bank buildings, High street. John Martin, *Insp.* Phone—318.
 Glasgow: 106, Buchanan street, C.I. Edwin R. Leech, *Man.*; Arthur Watson, *Asst. Man.*; *Telegrams*—PRINCELY. Phone—Central 8643/7.
 Gloucester: 8, Westgate street. C. J. Scott, *Insp.* Phone—2520.
 Greenock: 2, Hamilton street. F. W. Beevers, *Insp.* Phone—592.
 Grimsby: 43, Victoria street. J. F. Winttingham, *L.R.*, *Chairman*; F. W. Atkinson, *Man.*; *Telegrams*—REGAL. Phone—Grimsby 5491.
 (Dock Office): Fish Dock road. Phone—3148. E. N. Smith, *Insp.*
 Halifax: 18, Silver street. H. E. Gibson, *Man.* Phone—3322.
 Hamilton: Muirbrow chambers, Cadzow street. J. H. Hill, *Insp.* Phone—340.
 Hanley, Stoke-on-Trent: 45a, Trinity street. E. C. Astle, *Man.*; *Telegrams*—ROYAL. Phone—Stoke-on-Trent 5364-5.
 Hereford: 3, Commercial road. L. E. Lindsay, *Insp.* Phone—2310.
 Huddersfield: 13 and 15, Railway street, St. George's square. W. Sykes, *Man.* Phone—4274-5.
 Hull: Lowgate and Bowlalley lane. R. T. Kershaw, *Man.*; *Telegrams*—ROYAL. Phone—35831-2.
 Inverness: Queensgate. J. S. Rodgers, *Man.*; *Telegrams*—ROYAL. Phone—106.
 Ipswich: 21-3, Princes street. J. G. Kenney, *Man.* Phone—2912.
 Kettering: 6-8, High street. R. G. Halfpenny, *Insp.* Phone—2368.
 Kilkenny: 11, Patrick street. J. O. Early, *Insp.* Phone—30.
 Kingston-on-Thames: 4, Market place. W. R. Wright, *Man.* Phone—6211 (2 lines).
 Kirkcaldy: 13, Kirk Wynd. J. S. Steele, *Insp.* Phone—2272.
 Lancaster: 13, Great John street. G. O. Halsall, *Insp.* Phone—369.
 Leeds: 10, Park row. J. S. Dodson, *Man.*; H. A. Moore, *Asst. Man.*; *Telegrams*—ROYAL. Phone—Leeds 20688.
 Leek: 15, Stockwell street. R. G. Pickup, *Insp.* Phone—288.
 Leicester: Hotel street. A. H. Davy, *Man.*; *Telegrams*—ROYAL. Phone—20624-5.
 Limerick: 15, Lower Mallow street. N. T. Gavin, *Insp.* Phone—174.
 Lincoln: Silver street. T. E. Maynard Page, *Chairman*; Eustace Sykes, *Man.*; J. L. Martin, *Asst. Man.*; *Telegrams*—ROYAL. Phone—1168-9.
 Liverpool: 1, North John street, 2, E. Neville Evans, *Man.*; L. Oldfield, *Asst. Man.*; *Telegrams*—ROYAL. Phone—Bank 1020.
 London: City Branch: 28, Lombard street, E.C.3. R. A. Loudoun, *Man.*; A. W. C. Seymour, *Accdt. Supt.* Phone—Mansion House 7800.
 Bayswater: 6, Notting Hill Gate, W.11. S. T. Tandy, *Man.* Phone—Bayswater 3621 (2 lines).
 Law Courts: 33, Chancery lane, W.C.2. H. G. Troughton, *Chairman*; H. S. Atfield, *Man.* Phone—Holborn 9584-7.
 Mercantile: 41, Mark lane, E.C.3. F. C. Hull, *Man.*; F. M. Willmer, *Asst. Man.* Phone—Mansion House 1323 (2 lines).
 North London: National Bank buildings, 189, High street, Camden Town, N.W.1. Geo. Boyce, *Man.* Phone—Gulliver 5414 (2 lines).
 South London: 56, Borough High street, S.E.1. R. W. Musson, *Man.* Phone—Hop 2761 (2 lines).
 South-West London: 129, St. John's hill, Clapham Junction, S.W.11. E. H. Comber, *Man.* Phone—Battersea 2268 (2 lines).
 West End: 48, St. James's street, Piccadilly, S.W.1. Sir Spencer Maryon-Wilson, *Bt.*, *Chairman*; B. Dalby Hobson, *Man.* L. E. Hiscock, *Asst. Man.* Phone—Regent 2406 (3 lines).
 West Essex: 28, Broadway, Stratford, E.15. M. E. Malin, *Man.* H. C. Montague, *Asst. Man.* Phone—Maryland 2507.
 Londonderry: 22, Shipquay street. J. A. Walker, *Insp.* Phone—3032.
 Louth: 11, Market place. J. E. Bingham, *Insp.* Phone—243.
 Maidstone: High Street. Capt. The Rt. Hon. Lord Cornwallis, *M.C.*, *D.L.*, *Chairman*; Sidney E. Day, *Sec.*; R. H. Howat, *Asst. Sec.* Phone—4017.
 Manchester: 18, Exchange street. G. Beatson Blair, *Chairman*; A. E. Cooper, *Man.*; *Telegrams*—ROYAL. Phone—Blackfriars 7803.
 Uptown Sub-Branch: Bank of England chambers, Tib lane. J. Hawke, *Man.*; *Telegrams*—EMKA. Phone—Deansgate 4714.
 Mansfield: Mottistone chambers, Regent street. R. Turner, *Insp.* Phone—238.
 Middlesbrough: Court chambers, 17, Albert road. L. F. Burrows, *Insp.* Phone—3594.
 Newcastle-on-Tyne: 41-5, Grey street. Clarence D. Smith, *O.B.E.*, *J.P.*, *Chairman*; Trevor Whitaker, *Man.*; J. Gray, *Asst. Man.*; *Telegrams*—ROYAL. Phone—Central 21401 (3 lines).
 Newport (Mon.): Westgate chambers, Commercial street. T. L. Simm, *Insp.* Phone—3245.

Continued.

ROYAL Insurance Company, Limited.—continued.

Northampton: 6, Parade. A. G. Barrett, *Man. Telegrams—ROYAL. Phone—3500/1.*
 Norwich: 5, Bank plain. The Viscount Coke, *Chairman*; G. W. Stebbings, *Man.*;
 F. W. Gunn, *Asst. Man. Telegrams—ROYAL. Phone—790.*
 Nottingham: 14, Victoria street. Sir Ernest Jardine, *Bt., Chairman*; L. Skempton,
Man. Phone—41588 (2 lines).
 Nuneaton: 33, Newdegate street. N. L. Caton, *Insp. Phone—154.*
 Oldham: 32, Clegg street. W. Bentley, *Insp. Phone—2067.*
 Oxford: 37, Cornmarket street. W. S. Knight, *Man. Phone—3020.*
 Paisley: 28a, High street. P. H. Smeaton, *Insp. Phone—2000.*
 Penrith: Corn market. M. Robinson, *Insp.*
 Perth: 6, Kinnoull street. David Mackenzie, *Chairman*; R. A. Reid, *Insp.*
Phone—676.
 Peterborough: 43, Priestgate. I. Whitsed, *Chairman*; J. H. Maxwell, *Man.*
Phone—3285-6.
 Peterhead: 48, Broad street. R. M. Smith, *Insp. Phone—102.*
 Plymouth: 10, Old Town street. J. E. Lewis, *Man.*; A. E. Mugford, *Asst. Man.*
Telegrams—PRINCELY. Phone—5259 (2 lines).
 Portadown: Royal chambers, 21, High street. W. McK. Stevenson, *Insp.*
Phone—133.
 Portsmouth: The Square. E. A. Binney, *Man. Phone—2500.*
 Preston: 9, Winckley square. S. N. Jackson, *Man. Phone—2813.*
 Reading: 16, Friar street. H. H. Belsey, *Man. Phone—2534.*
 Rochdale: 36, Drake street. C. W. Chatterton, *Insp. Phone—3605.*
 Rotherham: Royal buildings, Doncaster Gate. Andrew M. Fitzmaurice, *Insp.*
Phone—811.
 Salford: 252, Chapel street. S. E. Milne, *Insp. Phone—Blackfriars 5380.*
 Scarborough: 21, Aberdeen walk. F. Ivan Shaw, *Insp. Phone—1089.*
 Scunthorpe: 6 & 7, Belgrave square. J. E. Retchless, *Insp. Phone—318.*
 Sheffield: 32, Church street, 1. F. M. Hughes, *Man*; W. A. Mills, *Sec.*
Telegrams—ROYAL. Phone—22204-5.
 Shrewsbury: Mardol Head. V. B. Bexon, *Man. Telegrams—ROYAL. Phone—3621-2.*
 Southampton: 67, Above Bar. Alan Brown, *Man. Phone—3711.*
 Southport: 37, Hoghton street. H. Carr, *Insp. Phone—2186.*
 Spalding: Hall place chambers. J. G. T. Wootton, *Insp. Phone—335.*
 Stirling: 79, Barnton street. J. Jardine, *Chairman*; W. M. O. Calder, *Insp.*
Phone—138.
 Stockport: 12, Vernon street. F. R. Ainsworth, *Insp. Phone—2947.*
 Sunderland: 21, John street. S. A. Wilson, *Insp. Phone—4760.*
 Swansea: 25, Fisher street. W. R. Radcliffe, *Man. Telegrams—ROYAL.*
Phone—Swansea 4078-9.
 Taunton: 1a, Billet street. H. S. Rowe, *Insp. Phone—3338.*
 Torquay: Torwood chambers, Torwood street. E. Rowe, *Insp. Phone—4193.*
 Truro: 22-3, King street. J. T. Cock, *Insp.*
 Wakefield: City chambers, Wood street. D. G. O. Hepworth, *Insp. Phone—3028.*
 Wallasey: 95, King street. W. S. Shaw, *Man. Phone—1704-5.*
 Walsall: Court chambers, 150 Lichfield street. J. H. Powell, *Insp.*
Phone—3019.
 Warrington: Winmarleigh chambers, Springfield street. Geo. A. Cottam, *Man.*
Phone—1380 (2 lines).
 Watford: 58, High street. S. Lawson, *Man. Phone—4038.*
 West Bromwich: 319, High street. A. O. Caine, *Insp. Phone—0033.*
 Whitehaven: 69, Lowther street. S. Proctor, *Insp. Phone—260.*
 Wick: 16, Back Bridge street. A. D. Simpson, *Insp. Phone—117.*
 Wigan: Leaders buildings, 31a, King street. A. S. Rowe, *Insp. Phone—3757.*
 Wolverhampton: Gresham chambers, Lichfield street. H. O. Williams, *Insp.*
Phone—1066.
 Worcester: 36, Foregate street. W. S. Spink, *Man. Phone—417/8.*
 Wrexham: 43, Regent street. D. H. Parry, *Insp. Phone—2395.*
 Yeovil: 15, Princes street. F. H. Fowler, *Insp. Phone—355.*

Royal Liver Friendly Society.

Established 1850. *Objects—Ordinary and Industrial Life. Endowment. House Purchase.* Fredk. G. Fazackerley, *Sec.* Harwood Bauman & Son, Welch & Parkinson, *Auditors*; Bremner, Sons & Corlett, *Solicitors.*

HEAD OFFICE—Royal Liver Building, Pier Head, Liverpool, 3.

Telegrams—LIVER SOCIETY. Phone—Central 1451.

BRANCH OFFICES—Dublin: 48, Upper O'Connell street. P. T. Kelly *Sec.*

Cardiff: 43, Westgate street. H. H. Francis, *Sec.*

Glasgow: 217, West George street. R. Dawson, *Sec.*

ROYAL LONDON Mutual Insurance Society, Ltd. (See Advt. page lii)

Established April, 1861, as the Royal London Friendly Society. 31st July, 1908, registered as a company under the present title, to carry on life and general insurance business. In 1921 purchased the business of the Royal London Auxiliary Ins. Co. This is a mutual Society. Year ends 31st Dec.

DIRECTORS—George H. W. Fennell; George F. Gray; Harlow W. Irwin; Wm. Missett; Henry G. Parr; John H. Skinner; Ernest C. Thomlinson; John K. Wiseman; Arthur G. Houlding; Chas. E. H. Spencer.

Objects—Life (Ordinary and Industrial), House Purchase, Fire (Tariff), Accident, Burglary, Motor Car, Employers' Liability, Fidelity Guarantee, Plate Glass, Engineering, Live Stock, Third Party, etc. J. H. Skinner, John K. Wiseman, *Man. Dirs.*; J. J. Pipe, *Sec.*; J. H. Duffell, *F.I.A., Act.*; C. W. Sanger, *B.A., F.I.A., Asst. Act.*; John Macdonald, *Fire and Accdt. Man.*; Brown, Peet & Tilly, *Auditors*; Evan Hayward, *Solicitor*.

HEAD OFFICE—Royal London house, Finsbury square, London, E.C.2.

Telegrams—PROVIDE, Finsquare, London.

Phone—National 0722 (5 lines). National 2273 Fire and Accident Depts.

CITY OFFICE—52, Queen Victoria street, E.C.4. **Phone**—City 2358.

PRINCIPAL BRANCH OFFICES—Birmingham: 35, Paradise st. **Phone**—Midland 3228.

104 and 106, Colmore Row. **Phone**—Central 1561.

Bristol: 4, Colston street. **Phone**—Bristol 22387.

20-22, Clare street. **Phone**—Bristol 22350.

Cardiff: 23, St. Mary street. **Phone**—Cardiff 6384.

Glasgow: 226, St. Vincent street, C.2. **Phone**—Central 9089.

Leeds: 16, Bardon chambers, Infirmary street. **Phone**—Leeds 26727.

10, East Parade. **Phone**—Leeds 26306.

Liverpool: 2, George's Dock building, 49, Castle street. **Phone**—Bank 262.

London: 110, Cannon street, E.C.4. **Phone**—Mansion House 5181.

32, Junction road, Holloway, N.19. **Phone**—Archway 3330.

644, Old Kent road, S.E.15. **Phone**—New Cross 0179.

86, Bow road, E.3. **Phone**—Advance 1144.

222, Mare street, Hackney, E.8. **Phone**—Amhurst 1136-7.

208, Hammersmith road, W.6. **Phone**—Riverside 3692.

Manchester: 196, Deansgate. **Phone**—Blackfriars 0244.

21, Spring gardens. **Phone**—Deansgate 4178.

Newcastle: 1-2 Collingwood buildings, Collingwood street. **Phone**—Newcastle 20305.

109 and 111, Pilgrim street. **Phone**—Central 22750.

Nottingham: Friary chambers, Friar lane. **Phone**—Nottingham 41601.

Sheffield: 29, York street.

And 350 District Offices throughout London and the country.

Royal National Pension Fund for Nurses.

Established 1887. **Objects**—Pensions and Endowments for Nurses.

ADDRESS—15, Buckingham street, London, W.C.2. **Phone**—Temple Bar 7334.

Board day—2nd Wednesday. Sir Eric Hambro, *K.B.E., Chairman*; C. Carpmal, *F.I.A., Actuary and Secretary*; A. C. Wood-Smith, *Asst. Sec.*; Whinney, Smith & Whinney, *Auditors*; Baker & Nairne, *Solicitors*.

Royal Scottish Insurance Company, Limited.

Registered (in Scotland) 7th Jan., 1907. **Object**—Fire. Became allied with the Northern Assur. Co. in 1914. **CAPITAL**—Authorised, £300,000, in 60,000 shares of £5 each. Issued, 30,000 shares. Paid up, £30,000 (£1 per share). Dividend declared for 1937, 15 per cent., tax free. Year ends 31st Dec.

DIRECTORS—G. E. Ingman, *Lt.-Col. W. Menzies Anderson, D.S.O., M.C., Chairman*; Charles Batchelor; Robert Mackay, *F.R.A.*

ADDRESS—90, St. Vincent street, Glasgow. **Telegrams**—NORTHERN, Glasgow. **Phone**—Central 8568. Mark Hurl, *Gen. Man. and Sec.*; Peat, Marwick, Mitchell & Co., *C.A., Auditors*.

Salvation Army Fire Insurance Corporation, Limited.

Registered 11th Jan., 1909. **CAPITAL**—Authorised, £50,000, in shares of £1 each. Issued, 20,037 shares fully paid. Dividend for 1937, 8 per cent., tax free.

DIRECTORS—Evangeline Booth, *President*; J. McMillan, *Vice-President*; D. Cuthbert and C. Baugh, *Jt. Man. Directors*; G. Troth; James H. Lonsdale; R. M. Astbury, R. Howard; E. Dibden.

Objects—Fire and all kinds except Life.

HEAD OFFICE—132, Queen Victoria street, London, E.C.4.

Telegrams—LIFEGIVING, Cent., London. **Phone**—Central 2350. D. Cuthbert, and C. Baugh, *Jt. Man. Directors*; James Lonsdale, *Man.*; Richard Harris, *Sec.*; Knox, Cropper & Co., *Auditors*; Ranger, Burton & Frost, *Solicitors*.

SALVATION ARMY Assurance Society, Limited. (See Advt. page lxxix)

Established in 1867 (under the Friendly Societies Act) as the Methodist & General Assurance Society, Ltd., and was afterwards registered under the Companies Acts, 1862. In 1904 the name was changed to above. This is a mutual Society. Year ends 31st Dec.

DIRECTORS—General Evangeline Booth, *President*; J. McMillan, *Vice-President*; David Cuthbert, *Chairman*; Chas. Baugh, *Jt. Man. Dir.*; David C. Lamb; G. Langdon; G. Troth, Chas. T. Rich; R. M. Asbury, E. Dabben, Geo. Fuller, R. Howard.

Objects—Ordinary and Industrial Life and Annuity.

HEAD OFFICE—Queen Victoria street, London, E.C.4. **Telegrams**—LIFEGIVING, Cent., London. **Phone**—Central 2350. **Commissioners** David Cuthbert, Chas. Baugh, *Jt. Man. Dir.*; Colonel Railton Howard, *Gen. Sec.*; Knox, Cropper & Co., *Auditors*; W. C. P. Bremner, M.D., M.B.S.S., L.R.C.P., etc., *Chief Medical Officer*; Ranger, Burton & Frost, *Solicitors*; Messrs. Bacon & Woodrow *Actuaries*.

Scarborough and District Plate Glass Mutual Insurance Company.

Established 1887. **Object**—Plate Glass.

ADDRESS—50, St. Thomas Street, Scarborough. Eric Webb, *Sec. & Man.*

SCOTTISH AMICABLE LIFE Assurance Society. (See Advt. page lxxx)

Established 1826; in 1849 was incorporated by special Act of Parliament. In 1888 the Glasgow Annuity was amalgamated with the above Society. This is a mutual Society. Year ends 31st Dec. The Scottish Amicable Life Assurance Society in conjunction with the Scottish Equitable Life Assurance Society hold all the shares of the Scottish Insurance Corporation Ltd.

DIRECTORS—Rt. Hon. J. Milne Barbour, D.L., M.P., *President*; A. Louis Allen, *Vice-President*; *Extraordinary Directors*—R. C. Greig, C.A.; A. C. D. Gairdner; R. Gordon-Smith, F.F.A., F.I.A.; Sir Guy Wrightson, Bt., D.L., T.D.; A. T. Reid, D.L.; James A. McCullum, LL.D.; Charles S. Swan; John M. Cowan, M.D.; T. Leslie Usher. *Ordinary Directors*—J. T. Tulloch, M.C.; J. B. Findlay; Adrian H. Cook, W.S.; Col. Hugh B. Spens, D.S.O., D.L.; D. Bruce Warren; Sir A. Stephen Bilsland, Bt., M.C.; Alan Burns; Norman L. Hird; C. J. Higginbotham.

Objects—Life and Annuities. **Board day**—2.0 Wednesday. R. Jeffrey, F.F.A., *Man. & Act.*; J. M. Ross, F.F.A., *Sec. & Joint Act.*; Archd. Brown, *Agency Man.*; J. Wybar, F.F.A., *Investment Man.*; A. T. Haynes, F.F.A., F.I.A., *Joint Act.*; W. Ross, F.F.A., *Asst. Sec.*; C. P. Ker, C.A., *Auditor*; John M. Cowan, M.D. (Glasgow). Kenneth B. Dickson, B.A., M.B., B.CH., M.R.C.S.ENG., L.R.C.P.LOND. (London), *Medical Officers*. Hill & Hoggan (Glasgow). Messrs. Stewart & Wadesons (London), *Solicitors*.

HEAD OFFICE—35, St. Vincent place, Glasgow, C.1. **Telegrams**—SALAS. **Phone**—Central 8844.

LONDON OFFICE: 17, Tokenhouse yard, E.C.2. **Board day**—1.30, Tuesday. C. M. Aitken, *Sec.*; L. J. Ormond, *Dep. Sec.* **Telegrams**—AMICISSIMO, Stock. **Phone**—Metropolitan 2121.

BRANCH OFFICES: Glasgow (head office branch), 35, St. Vincent Place. J. W. Reid, *Sec.* **Phone**—Central 8844.

London (West End): 14, Waterloo place, S.W.1. A. P. Popple, *Sec.* **Phone**—Whitehall 0023-4.

London (Law Courts): 76b, Chancery lane, W.C.2. H. W. Robinson, *Sec.* **Phone**—Chancery 8941-2.

Aberdeen: 15, Union terrace. R. A. Gerstenberg, *Insp.* **Phone**—5266.

Belfast: 11, Donegall square South. J. H. Percival, *Sec.* **Phone**—24645.

Birmingham: Waterloo house, 20, Waterloo street. G. V. Jackson, *Sec.* **Phone**—Midland 3970.

Bristol: 5, Marsh street. E. T. R. Kirby, *Sec.* **Phone**—25738.

Dundee: 61, Meadows side. A. C. McLellan, *Insp.* **Phone**—3548.

Edinburgh: 100, George street. R. H. Bates, *Sec.* **Phone**—Central 21342.

Leeds: 28, Bond street. A. N. Fergusson, *Sec.* **Phone**—22632.

Leicester: 33, Bowling green street. E. Murray, *Sec.* **Phone**—22392.

Liverpool: 34, Castle street. W. B. B. Jeffrey, *Sec.* **Phone**—Central 2820.

Manchester: 86, Cross street. M. H. Fairclough, *Sec.* **Phone**—Deansgate 3226-7.

Newcastle: Emerson chambers, Blackett street. **Phone**—27975.

Nottingham: 6, Queen street. E. Murray, *Sec.* **Phone**—2038.

SCOTTISH AUTOMOBILE AND GENERAL Ins. Co., Ltd.

(See Advt. page lxxx)

Registered 4th Nov., 1919. CAPITAL.—Authorised 150,000 shares of 1/- each, 242,500 shares of £1 each. Issued and subscribed, 150,000 shares of 1/- each, £7,500; 100,000 shares of £1 each £100,000, total £107,500. Year ends 31st Dec.

Policies guaranteed by General Accident Fire & Life Assurance Corporation, Limited. Total assets exceed £19,000,000.

DIRECTORS—Sir Francis Norie-Miller, Bt., J.P., F.E.I.S., *Chairman*; F. Nelmcs Crocker; S. Norie-Miller, M.C., J.P., M.A.; P. D. Ridge-Beedle; Robert J. Smith, C.B.E.

Objects.—All classes except Life and Bond Investment. Alfred H. Pearson, *Gen. Man.*; J. P. Forster, *Asst. Man.*; J. Livingston Dykes, *Sec.*; Peat, Marwick, Mitchell & Co., C.A. *Auditors*.

CHIEF OFFICES—136-138, Hope street, Glasgow, C.2. *Telegrams*—HAZARD, Glasgow. *Phone*—Central 3989 (10 lines). Sackville House, 40, Piccadilly, London, W.1. *Telegrams*—AUTOMOTORS, PICCY, LONDON. *Phone*—Regent 6891. Aberdeen: 84, Union street. W. J. Macdonald. *Man. Telegrams*—HAZARD. *Phone* 3926.

Ayr: 55, Newmarket street. D. P. Anderson, *Man. Telegrams*—HAZARD. *Phone*—3012.

Bath: 4, Bladud buildings. G. W. Gibbons, *Man. Phone* 4235/36.

Birmingham: Neville House, Waterloo street, 2. J. M. Davidson, *Man. Telegrams*—AUTOPOLICY. *Phone*—Midland 5736-7.

Bournemouth: General buildings, 15, Christchurch road. W. A. Sutton, *Man. Telegrams*—GAFLAC. *Phone*—4141-2.

Brighton: General buildings, 34, West street. S. H. Underhill, *Man. Telegrams*—GAFLAC. *Phone*—2162-3.

Bristol: General buildings. C. O. Banister, *Man. Phone*—24381 (5 lines).

Cambridge: General buildings, 90, Hills road. G. R. Damery, *Man. Phone*—54271.

Cardiff: General buildings, 18, St. Andrew's crescent. J. Irvine, *Man. Telegrams*—GAFLAC. *Phone*—6269-71.

Carlisle: General buildings, 44, Warwick road. J. Clark, *Man. Phone*—202.

Cheltenham: General buildings, Oriel road. W. G. Barnes, *Man. Phone*—3004 (2 lines).

Croydon: General buildings, 20-22, Addiscombe road. W. S. Fenn, *Man. Phone*—3633-4.

Dumfries: 35, Buccleuch street. C. W. Stewart, *Man. Telegrams*—HAZARD. *Phone*—267.

Dundee: 10, Pannure street. C. Graham, *Man. Telegrams*—AUTOPOLICY. *Phone* 5295.

Edinburgh: 46, George street. A. Robertson, *Man. Telegrams*—HAZARD. *Phone* 30268-9.

Exeter: General buildings, 32, Southernhay West. H. J. Bush, *Man. Telegrams*—GAFLAC. *Phone*—3045-6.

Glasgow: 136-138, Hope street. J. McQueston, *Man. Telegrams*—HAZARD. *Phone*—Central 3989 (10 lines).

Hamilton: 4, Cadzow street. J. S. Middleton, *Man. Phone* 784.

Hull: General buildings, 22-23, Silver street. A. Scholey, *Man. Telegrams*—GAFLAC. *Phone*—36848-9.

Inverness: 42, High street. D. S. Walker, *Man. Telegrams*—HAZARD. *Phone*—458.

Leeds: 20, Park row. I. P. Miller, *Man. Telegrams*—GAFLAC. *Phone*—29056-7.

Lancaster: 7, Gage street. W. F. Banks, *Man. Telegrams*—GAFLAC. *Phone*—739.

Leicester: General buildings, King street and Wellington street. E. G. G. Bennett, *Man. Phone*—21068.

Liverpool: General buildings, 14, Chapel street. H. J. Sadler, *Man. Telegrams*—GAFLAC. *Phone*—Central 1965 (4 lines).

London: "Sackville House," 40, Piccadilly. J. Nelmcs Crocker, *Man. Telegrams*—AUTOMOTORS, PICCY. *Phone*—Regent 6891 (5 lines).

Maidstone: 44, Earl street. J. A. Goodhew, *Man. Phone*—4051-2.

Manchester: South King street, 2. G. E. Rodwell, *Man. Telegrams*—GAFLAC. *Phone*—Blackfriars 9601 (4 lines).

Newcastle/Tyne: General buildings, 48-50, Grey street, 1. J. R. Davidson, *Man. Telegrams*—GAFLAC. *Phone*—Central 24691 (2 lines).

Norwich: General buildings, Surrey street. S. S. Andrews, *Man. Telegrams*—GAFLAC. *Phone*—796-7.

Nottingham: General buildings, Bridlesmith gate. A. J. McNeish, *Man. Telegrams*—GAFLAC. *Phone*—3271-2.

Oxford: 33-35, George street. H. G. Wilkinson, *Man. Phone* 4531-2 (2 lines).

Paisley: 28, Moss street. J. A. Robertson, *Man. Phone*—3939.

Plymouth: General buildings, 2, Athenæum terrace. E. J. Rundle, *Man. Telegrams*—GAFLAC. *Phone*—2457-8 (2 lines).

Continued

SCOTTISH AUTOMOBILE AND GENERAL Ins. Co., Ltd.—continued.

Portsmouth: General buildings, 14, King's terrace, Southsea. W. E. Jewell, *Man.*
Telegrams—GAFLAC, Southsea. *Phone*—2141.
 Reading: General buildings, 8-10, Station road. W. J. Bayley, *Man.* *Telegrams*—
 GAFLAC. *Phone*—4261-2.
 Salisbury: General buildings, 27, Market place. A. T. Grammer, *Man.*
Phone—2259.
 Sheffield: 4, Exchange street, 2. A. C. Cunningham, *Man.* *Phone*—22135 (2 lines).
 Shrewsbury: Castle gates. C. E. Hutton, *Man.* *Phone*—2182.
 Southampton: General buildings, 14, Cumberland place. E. T. Thorpe, *Man.*
Telegrams—GAFLAC. *Phone*—5771 (3 lines).
 Southend: General buildings, 68, Victoria avenue. A. R. Barnett, *Man.*
Phone—Marine 6243 (3 lines).
 St. Albans: General buildings, 95, St. Peter's street. D. C. Rose, *Man.*
Phone—1240 (2 lines).
 Swansea: General buildings, 163, St. Helen's road. W. E. Lock, *Man.*
Telegrams—GAFLAC. *Phone*—5121.

Scottish Boatowners' Mutual Insurance Association.

Established 1919. *Object*—*Marine.*

ADDRESS—The Fish Mart buildings, Buckie Harbour, Buckie, Banffshire,
Telegrams—BOATOWNERS. *Phone*—19. J. Park Buchan, *Man. and Sec.*; F. A.
 Ritson & Co., c.a., Buckie, *Auditors*; James Stewart, M.I.E.S., and John Reid,
Surveyors.

SCOTTISH BOILER AND GENERAL Ins. Co., Ltd. (See Advt. page lxxxviii)

Registered 16th Sep., 1881, as the Scottish Boiler Insurance and Engine Inspection Co., Ltd. In 1919 the name was changed to above. The following Companies have been amalgamated with the above:—English & Scottish Boiler, 1888; London & Scottish Boiler, 1902; Midland Steam Boiler, 1888; North British Boiler, 1892. In 1913 this Company became allied with the Yorkshire Ins. Co. *CAPITAL*—Authorised, £250,000, in 50,000 shares of £5 each, all issued. Paid up, £38,750. Dividend for 1937, 15 per cent., tax free. Year ends 31st Dec

DIRECTORS—Sir Adam Nimmo, K.B.E., *Chairman*; J. Oscar M. Clark; Sir Robert Bruce, D.L., LL.D.; A. M. Mitchell, Archd. Harrower; S. L. Goss

Objects—Fire, Accident, Marine, Insurance and Inspection of all classes of Boilers, Steam, Gas and Oil Engines, and Electrical Plant. *Board day*—3rd Friday. W. Wallace Kerr, *General Manager*; R. H. Fairman, *Secretary*; Wilson, Stirling & Co., c.a., *Auditors*; Anderson, Young & Dickson, *Solicitors.*

HEAD OFFICE—82, St. Vincent street, Glasgow. *Telegrams*—INSPECTOR.
Phone—Nat.: Central 8085 (5 lines).

BRANCH OFFICES—London: Sun Court, 66-67, Cornhill, E.C.3. *Phone*—Avenue 4852.
 Manchester: Yorkshire house, Cross street. Birmingham: 21, Bennett's hill.
 Bristol: 4, St. Stephen's avenue. Sheffield: King's chambers, 26, Angel street.
 Newcastle-on-Tyne: 32, Mosley street. Edinburgh: 67, George street.
 Dublin: 3, College green. Belfast: Yorkshire house, Donegall square South.
 Swansea: 31, Fisher street. Aberdeen: 145, Union street. Cardiff: 31, Windsor place.

Scottish Building Contractors' Mutual Insurance Association, Limited.

Registered 20th Aug., 1919. This is a mutual Association. Year ends 31st July.

DIRECTORS—Sir John Train, D.L., J.P., M.P., *Chairman*; John Emery; Andrew Mitchell; Alexander Smith; Thomas G. Irving; W. T. Porteous; Duncan McLellan; John I. Loudon.

Objects—Employers' Liability, Public Liability. *Board day*—2nd Wednesday. A. J. Christie and John Gillies, *Joint Man. and Secs.*; Wilson, Stirling & Co., c.a., *Auditors*; Sellar & Christie, *Solicitors.*

HEAD OFFICE: 53, Bothwell street, Glasgow.
Telegrams—COMPTABLE, Glasgow. *Phone*—Central 3279.
CLAIMS OFFICE—169, Hope street, Glasgow.

SCOTTISH EQUITABLE Mutual Life Assurance Society.

(See Advt. page liii)

Established 1831. This is a mutual Society. Year ends 31st Dec.

The Scottish Equitable Life Assurance Society in conjunction with the Scottish Amicable Life Assurance Society hold all the shares of the Scottish Insurance Corporation Ltd.

DIRECTORS—The Rt. Hon. the Earl of Stair, K.T., D.S.O. *President*; the Rt. Hon. the Earl Baldwin of Bewdley, K.G., P.C., *Vice-President*. *Extraordinary Directors*—Howard F. Bowser; Sir John W. Buchanan Jardine, of Castlemilk, Bt.; James D. Cassels, K.C.; Sir Henry P. Maybury, G.B.E., K.C.M.G., C.B.; Sir A. Kay Muir, of Deanston, Bt.; Major Sir William Prescott, Bt., C.B.E., D.L., J.P.; The Rt. Hon. Archibald Sinclair, of Ulster, Bt., P.C., C.M.G., M.P. *Ordinary Directors*—R. K. Blair, W.S.; Col. the Hon. David Bruce, D.L.; Ronald K. Cuthbertson, W.S.; General Sir Charles Fergusson of Kilkerran, Bt., G.C.B., G.C.M.G.; Brig-Gen. Sir Robert G. Gilmour of Liberton and Craigmillar, Bt., C.B., C.V.O., D.S.O.; Charles Guthrie, F.F.A.; Sir Harry Hope of Kinnettles, Bt.; Alfred A. Lawrie.

Object—Life. **Board day**—3.0 Thursday. A. C. Murray, *Man. and Act.*; W. R. McIlvenna, *Sec.*; K. K. Weatherhead, *Jt. Act.*; D. M. Weatherstone, *Agency Sec.*; C. M. Gulland and H. A. A. Williamson, *Asst. Secs.* **Medical Officer**, Head Office: Prof. Edwin Matthew, M.A., M.D., F.R.C.P.E., *Solicitors*—Macandrew, Wright & Murray (Edinburgh); Baileys, Shaw & Gillett (London).

HEAD OFFICE—28, St. Andrew square, Edinburgh, 2.

Telegrams—SEMLAS. **Phone**—30071-2.

BRANCH OFFICES—London: 13, Cornhill, E.C.3. W. S. King, *Sec.*; S. W. Phillips, and E. V. Davidson, *Asst. Secs.* **Telegrams**—LIFE, Stock. **Phone**—Mansion House 8425-6.

Aberdeen: 218, Union street. K. A. M. Duthie, *Sec.* **Phone**—2253.

Belfast: 6, Donegall square, N. A. T. McMillen, *Sec.* **Phone**—21546.

Birmingham: 3, Newhall street. R. Watson Orr, *Sec.* **Phone**—Central 2497.

Bristol: 1, Small street. Harold Elmes, *Sec.* **Phone**—21790.

Cardiff: Cardiff chambers, 29, St. Mary street. C. L. Turnbull, *Sec.* **Phone**—6076.

Dundee: 6, Panmure street. J. McClure Wilson, *Sec.* **Phone**—3798.

Edinburgh: 28, St. Andrew square. G. Rankin Smith, *Sec.* **Phone**—30071-2.

Glasgow: 155, West George street. William Ford, *Sec.* **Phone**—Central 4289.

Inverness: 42, High street. J. L. I. Wilson, *Insp.* **Phone**—1013.

Leeds: Martins Bank chambers, Park row. F. W. Grinling, *Sec.* **Phone**—24483.

Liverpool: 19, Castle street. J. A. White, *Sec.* **Phone**—Bank 1253.

Manchester: 37, Princes street. R. Smith, *Acting Sec.* **Phone**—Central 4268.

Newcastle: Emerson chambers, Blackett street. A. Clarkson, *Sec.* **Phone**—20556.

Nottingham: 24, Friar lane. C. M. B. Duncan, *Sec.* **Phone**—41906.

Reading: 84, Kidmore road, Caversham. H. W. Rushmere, *Sec.* **Phone**—72428.

SCOTTISH Insurance Corporation Limited.

(See Advt. page lxxxii)

Registered 12 Jan., 1877, as Scottish Accident Ins. Co., Ltd. In 1896 the title was changed to Scottish Accident, Life & Fidelity Ins. Co., Ltd. In 1906 the title was changed to Scottish Accident, Life & General Ins. Co., Ltd., and in 1911 to present title. In 1919 this Company became allied with the Scottish Amicable Life Assur. Soc. In 1937 the Scottish Equitable Life Assurance Soc. purchased approximately one half of the shares from the Scottish Amicable Life Assur. Soc. **CAPITAL**—Authorised, £500,000, in 100,000 shares of £5 each. Issued, £150,000, in 30,000 shares of £5 each fully paid. Dividend for 1937, 15 per cent., less tax. (1936, same). Year ends 31st Dec.

DIRECTORS—D. Bruce Warren, *Chairman*; Theodore E. Salvosen, F.R.S.E.; Rt. Hon. the Earl of Elgin and Kincardine, K.T., C.M.G., L.D.; Adrian H. Cook, W.S.; Robert Jeffrey, F.F.A.; Alastair C. Murray, M.C., F.F.A.; Alfred A. Lawrie, J.P.

Objects—Fire, including Loss of Profits, Life, Annuity, Trustee, Capital Redemption, Fidelity, Accident, Illness, Employer's Liability, Third Party, Property Owners, Motor Vehicle, All Risks (Jewellery and Furs), Burglary, Transit, Plate Glass, Boiler, Engineering. W. L. P. Dunstall, *Gen. Man.*; John Gower, *Sec.*; John A. Alexander, *Fire Supt.*; A. C. Cooper, *Accdt. Supt.*; Wm. Home Cook & Coy., C.A., *Auditors*; T. W. Edmonston Ross, M.D., F.R.C.S., Ed., *Medical Officer*; J. & R. A. Robertson, W.S., Edinburgh, *Solicitors*.

HEAD OFFICE—115, George street, Edinburgh. **Telegrams**—IONA. **Phone**—26121.

LONDON OFFICE—110, Cannon street, E.C.4. Frank R. Brander, *Sec.*; B. A. T. Baumer, *Asst. Sec.*; L. C. Fletcher, *Fire Supt.*; R. L. Hayes, *Accdt. Supt.*

Telegrams—SCOTTISH. **Phone**—Mansion House 7534 (3 lines).

BRANCH OFFICES—Aberdeen: 60, Union street. W. B. Sim, *Sec.* **Phone**—2573.

Belfast: 11, Donegall square south. G. L. Morris, *Sec.* **Phone**—22463.

Birmingham: 20, Waterloo street. H. J. Wheelock, *Sec.* **Phone**—Midland 3914-5.

Bristol: 5, Baldwin street. W. H. Conn, *Sec.* **Phone**—20852.

Continued.

SCOTTISH Insurance Corporation, Limited.—*continued.*

Cardiff : 93, St. Mary street. Alan A. Wright, *Insp.* Phone—7584.
 Carlisle : 6, Lowther street. J. Ryan, *Sec.* Phone—656.
 Dublin : 11, Dawson street. Robt. Leask, *Sec.* Phone—43636.
 Dundee : 11, Panmure street. A. R. Davidson, *Sec.* Phone—3677.
 Eastbourne : 125, Terminus road. L. H. Lawrence, *Sec.* Phone—859.
 Glasgow : 31, St. Vincent place. J. B. McGregor, *Sec.* Phone—Central 1973.
 Hanley : 10, Cheapside. W. Nixon, *Insp.* Phone—5354.
 Leeds : 24, Bond street. G. W. Grieve, *Sec.* Phone—30044-5.
 Leicester : 33, Bowling green street. C. D. Carlisle and L. Scott, *Secs.* Phone—22392.
 Liverpool : 19, Castle street. A. Murray Bowman, *Sec.* Phone—Central 0695.
 Manchester : 49, King street. W. Hunt, *Sec.* Phone—8730 Blackfriars.
 Middlesbrough : 9, Royal Exchange. H. Donald, *Sec.* Phone—3964.
 Newcastle : Clarendon house. J. Woodcock, *Sec.* Phone—26557.
 Nottingham : Elite buildings. C. D. Carlisle and L. Scot, *Secs.* Phone—40345.
 Oswestry : Westminster Bank buildings. J. Cook, *Insp.* Phone—392.
 Plymouth : 5, Athenæum place. V. W. Stone, *Insp.* Phone—60631.
 Preston : 110, Fishergate. T. C. Atkinson, *Sec.* Phone—3171.
 Sheffield : 22, Paradise square. L. Smith, *Insp.* Phone—23820.
 Swansea : 5, Portland street. T. J. Skinner, *Insp.* Phone—4245.
 Australia : 414, 416, 418, Collins street, Melbourne. W. K. Fethers, *Man.*
Telegrams—OTISH.
 South Africa : Colosseum buildings, Johannesburg. J. W. K. Schofield, *Man.*
Telegrams—SCOTCOR.

Scottish Legal Life Assurance Society.

Established 1852. *Object*—Industrial Life. Daniel Boyle, *Chairman*; Wm. Watson, *Sec.*; J. Hillon, *Treas.*; Moores, Carson & Watson, A. Sloan & Co., *Auditors*; MacLay, Murray & Spens, Glasgow, *Solicitors*.

HEAD OFFICE—Bothwell st., Glasgow. *Telegrams*—LEGAL. Phone—Central 6250-3

BRANCH OFFICE—London : Golden Cross house, 8, Duncannon street, Strand, W.C.2. D. S. Denny, *London Supt.* Phone—7736 Whitehall.

Scottish Licenses Mutual Insurance Association, Limited.

Registered 14th Dec., 1898. *Object*—License Insurance. This is a mutual Association. Year ends 15th May.

DIRECTORS—J. Munn Ross, C.A., J.P., *Chairman*; David Blanche; John Eadie, J.P.; David Ross, J.P.; G. A. Shearer; George Robertson; J. J. Malloy, J.P.; Thomas Usher; Capt. J. P. Younger.

ADDRESS—53, Bothwell street, Glasgow. J. Munn Ross & Co., C.A., *Secs.*
Telegrams—LICENSES. Phone—Central 1718 (2 lines).

SCOTTISH LIFE ASSURANCE Company, Limited. (See Advt. page lxxxi)

Registered 6th May, 1881. CAPITAL—£500,000, in 100,000 shares of £5 each. Issued 50,000 shares. Paid up, £75,000 (£1 10s. per share). Dividend for 1936 5s. 6d. per share less tax (1935, 5s. per share, less tax, along with capitalisation of 5s. per share). Year ends 31st Dec.

PRESIDENT—The Duke of Atholl, P.C., K.T.; *Extraordinary Directors*—Sir Archibald Campbell, Bt.; Sir James R. A. Clark, Bt., C.B.; Sir Kenneth I. Crossley, Bt.; Very Rev. Charles L. Warr, D.D., LL.D., Dean of The Order of the Thistle. *Ordinary Directors*—Sir J. Lorne Macleod, G.B.E., LL.D., D.L., *Chairman*; William Lawson; J. H. Guild, w.s.; Sir Iain Colquhoun, Bt., K.T.; Lewis P. Orr, F.F.A., F.R.S.E.; W. G. C. Hanna, C.A.; Reg. M. Guild, w.s.; Sir Thomas Clark, Bt.

Objects—Life, Personal Accident and Annuities. *Board day*—2.30, Wednesday. S. F. M. Cumming, *Gen. Man.*; C. S. Penn, *Sec.*; C. M. Douglas, *Act.*; R. M. Peddieson, *Agency Sec.*; A. M. McAllister, *Asst. Act.*; E. R. Gemmie, *Asst. Sec.*; A. and J. Robertson, C.A., *Auditors*; A. Fergus Hewat, M.D., *Principal Medical Officer*; Macrae, Flett & Rennie, w.s., *Solicitors*.

HEAD OFFICE—19, St. Andrew square, Edinburgh, 2.
Telegrams—SCOTTISH. Phone—Edinburgh 20081-82.

BRANCH OFFICES—London : 9 & 10, King street, E.C.2. James A. Hay, *London Man.*; H. S. Hartley-Smith, Richard W. Frost, *Asst. London Mans.*

Telegrams—SEEMLY, Cent. Phone—Metropolitan 0016.

Aberdeen : 494, Union street. James Weir, *Sec.* Phone—7455.
 Belfast : 12, High street. Gerald Curran, *Sec.* Phone—24055.

Continued.

SCOTTISH LIFE Assurance Company, Limited.—continued.

Birmingham: 11, Waterloo street. Laurence Cox, *Sec.*; Wm. Bloore, *Joint Sec.*
Telegrams—FORESIGHT. *Phone*—Midland 5688.
 Bradford: Commerce house, Cheapside. T. L. Dallas, *Sec.* *Telegrams*—DALLASSURE.
Phone—11200.
 Bristol: Bank chambers, 5, Baldwin street. J. H. Phillips, *Sec.* *Phone*—23948.
 Dundee: 32, Bank street. George Myles, *Sec.* *Phone*—3642.
 Glasgow: Scottish Life buildings, 68, St. Vincent street. T. P. Cunningham, *Sec.*;
 D. Macdougall, *Asst. Sec.* *Phone*—Central 7537.
 Leeds: 9, Park square. W. Moffatt, *Sec.* *Telegrams*—LIFE. *Phone*—24813.
 Liverpool: 679, Martins Bank building, Water street. R. M. M'Kenzie, *Sec.*
 H. Jones, *Asst. Sec.*
Telegrams—ENDOW. *Phone*—Central 4073.
 Manchester: 38, Deansgate. S. Cartwright, *Sec.* *Phone*—Blackfriars 2044.
 Newcastle-on-Tyne: 66, Grey street. Oswald M. Short, *O.B.E.*, *Sec.*
Phone—Central 21272.
 Nottingham: Milton chambers. N. W. Willcox, *Sec.* *Phone*—43278.
 North Wales: District Bank chambers, Colwyn Bay. J. L. Anderson, *Sec.*
Phone—2500.

Scottish Metropolitan Assurance Company, Limited.

Registered 20th May, 1876, as the Scottish Metropolitan Life Assurance Co. Registered as limited 20th Dec., 1898. In October, 1909, the title was changed to above, when powers were taken to transact other classes of insurance business. The following Companies have been amalgamated with the Scottish Metropolitan: London Amicable, 1894; Scottish Economic, 1889; Standard Accident, 1893. In 1912 this Company became allied with the London & Scottish Assur. Corp.

CAPITAL—Authorised, £150,000, in 30,000 shares of £5 each, all issued. Paid up, £80,000 (10,000 shares fully paid and 20,000 shares 30s. paid). Year ends 31st Dec.

DIRECTORS—Major the Hon. V. Agar-Robartes, *M.C.*, *Chairman*; Martin D. V. Holt, *Deputy Chairman*; Viscount Hinchinbrooke; R. S. Guinness; Lord Dunglass; Kenneth R. Pelly.

Objects—Life, Accident, Workmen's Compensation, Fidelity Guarantee, Fire, Motor Car, Third Party, Plate Glass, Burglary, etc. Frank B. Cooke, *Man.*; A. G. H. Emslie, *Sec.*; Turquand, Youngs, McAuliffe & Co., *Auditors*; Travers Smith, Braithwaite & Co. (London), *Solicitors*.

HEAD OFFICES—King William street house, Arthur street, London, E.C.4.

Telegrams—FREEDOM. *Phone*—Mansion House 8123 (5 lines).

17, Charlotte square, Edinburgh. *Telegrams*—FREEDOM. *Phone*—30095.

BRANCH OFFICES—Belfast: 9, Donegall square South.

Telegrams—DESIRABLE. *Phone*—1580.

Birmingham: Norwich Union chambers, Congreve street. *Phone*—Central 2850.

Bristol: 1, Small street. *Phone*—20954.

Canterbury: 8, High street. *Phone*—410.

Glasgow: 24, Drury street (corner 18, Renfield street).

Telegrams—DESIRABLE. *Phone*—Central 3925 & 6.

Leeds: Post Office house, Infirmary street.

Telegrams—DESIRABLE. *Phone*—29661 & 2.

Liverpool: 5, Tithebarn street. *Telegrams*—DESIRABLE. *Phone*—Bank 443.

Manchester: 2, Copper street. *Telegrams*—DESIRABLE. *Phone*—Central 2723.

Nottingham: 46, Bridlesmith gate. *Telegrams*—DESIRABLE. *Phone*—44606.

Portsmouth: 70, Commercial road. *Telegrams*—DESIRABLE. *Phone*—6933.

Scottish-National Key Registry and Assurance Association, Limited.

Established 1885 and registered 24th May, 1897. **CAPITAL**—Authorised, £10,000, in shares of £1 each. Issued, 1,800 6 per cent. cumulative preference and 6,500 ordinary, fully paid. *Ord. dividend* for 1935 and 1936 10 per cent. and bonus 5 per cent. less income tax. Similar dividend and bonus paid in 1937. Year ends 31st Dec.

DIRECTORS—W. Fordyce Clark, *Chairman*; J. Morris Stewart, *L.D.S.*, Edinburgh; F. J. Duncan Cass, *L.R.C.P. & S.*, *L.D.S.*, Montrose.

Objects—Keys, Accident, Disease, Cycle. Chr. Gibson, *Man. and Sec.*; Dingwall, Peden & Henderson, *C.A.*, *Auditors*.

HEAD OFFICE—15, Duke street, Edinburgh.

Telegrams—PROTECTION. *Phone*—23526.

LONDON OFFICE—27, Copthall avenue, E.C.2.

Telegrams—CUSTODY, Stock. *Phone*—Metropolitan 2976.

Scottish Plate Glass Insurance Company, Limited.

Registered 28th Feb., 1871. In 1909 the Caledonian Plate Glass Ins. Co. became amalgamated with this Company. In 1908 the Scottish Plate Glass Ins. Co. became allied with the Guardian Assur. Co. CAPITAL—Authorised, £25,000, in shares of £1 each. Issued, 13,750 shares. Paid up, £6,875 (10s. a share). Year ends 31st Dec.

DIRECTORS—J. Herbert Wilson, *Chairman*; F. R. S. Balfour; A. S. Biggart; G. W. Reynolds; Sir John Sutherland, C.B.E., LL.D.

Object—Glass. Board day—Monthly. F. R. Norton, *Sec.*; A. & J. Robertson, C.A., Edinburgh. Auditors; Waddell, McIntosh & Peddie, w.s., Solicitors.

HEAD OFFICE—1, Charlotte square, Edinburgh, 2.

Telegrams—GLASS INSURANCE. Phone—27261 & 2.

BRANCH OFFICES—Edinburgh: 1, Charlotte square. D. L. Gibson, *Branch Man.*; Glasgow: 187, West George street. D. Melrose, *Branch Man.*; R. E. B. Ireland, *Supt.* Phone—Central 3445.

Aberdeen: 154, Union street. R. Park Yumme, *Local Sec.* Phone—1175.

Dundee: 23, Union street. John Rattray & Sons, *Mans.* Phone—4640.

SCOTTISH PROVIDENT Institution.

(See Advt. page lxxxii)

Established 1837. Incorporated 1848. This is a mutual Institution. Year ends 31st Dec.

DIRECTORS—Honorary Directors: The Duke of Montrose, C.B., C.V.O.; the Earl of Harrowby. Directors: George M. Brown; J. Maxtone Graham, C.A.; Alexander Maitland, K.C.; A. D. MacLagan; D. Johnstone Smith, LL.D.; the Earl of Home, K.T., LL.D.; S. Crawford Hogarth; Alfred Shepherd, w.s.; the Lord Elphinstone, K.T.; W. H. Askew-Robertson; A. W. M. Beveridge.

Objects—Life and Annuities. Board day—2.15, Tuesday. Sir Robert T. Boothby, K.B.E., *Man.*; A. Graham Donald and C. S. Willis, *Joint Secs.*; Hugh MacDougall, *Asst. Sec.*; James Davie, *Invest. Sec.*; J. R. Armstrong, *Act.*; D. Scrimgeour and D. G. Kellock, *Asst. Acts.*; G. W. Tait, *Supt. of Branches*; C. Mowbray Pearson, M.B., C.B., F.R.C.P.E., *Medical Officer*; Alfred Shepherd, w.s., *Solicitor*.

HEAD OFFICE—6, St. Andrew square, Edinburgh, 2.

Telegrams—PROVIDENT. Phone—Edinburgh 24144.

BRANCH OFFICES—London: 3, Lombard street, E.C.3. W. R. Smith, *Sec.*

T. H. Needham, *Asst. Sec.*

Telegrams—FORESEEING, Stock. Phone—Mansion House 4661.

Leadenhall: 36, Leadenhall street, E.C.3. J. R. H. Lazenby, *Sec.* R. H. Church, *Asst. Sec.* Phone—Royal 1601.

Law Courts: 56, Chancery lane, W.C.2. W. A. H. Neill, *Sec.*

Phone—Holborn 4866.

West End: 17, Pall Mall, S.W.1. W. Emlyn Roberts, *Sec.*

Phone—Whitehall 8582.

Aberdeen 256, Union street. W. M. Graham, *Sec.* Phone—46.

Belfast: 1, Donegall square West. W. A. Tait, *Sec.*

Telegrams—FORESEEING. Phone—20572.

Birmingham: 95, Colmore row. 3. A. L. Cotton, *Sec.*

Telegrams—PROVIDENT. Phone—Central 1851.

Bristol: 25, Clare street. 1. Frank L. Loudoun, *Sec.* Phone—21547.

Cardiff: 4, High street. Griffith Greenway, *Sec.* Phone—4381.

Dublin: 36, College green, C.1. J. T. Band, *Sec.*

Telegrams—LONGEVITY. Phone—21426.

Dundee: 49, Meadowside. J. H. Hood, *Sec.* Phone—2818.

Glasgow: 23, St. Vincent place, C.1. J. M. Oliphant, *Sec.* Phone—Central 9951/2.

Leeds: Post Office house, Infirmary street. 1. Wm. Richardson, *Sec.*

Telegrams—PROVIDENT. Phone—24585.

Liverpool: 52, Castle street. 2. Howard Halsall, *Sec.* Phone—Bank 1095.

Manchester: 10, Albert square. 2. J. G. Dickson, *Sec.* Phone—Blackfriars 5424.

Newcastle-upon-Tyne: 31, Mosley street. 1. Hutton R. Laidlaw, *Sec.*

Telegrams—SYSTEM. Phone—22834.

Nottingham: 32, King street. Alfred Lambert, *Sec.* Phone—43685.

Scottish Reversionary Company, Limited.

Established 1877. CAPITAL—Authorised, £750,000, in 150,000 shares of £5 each. Issued, 110,000 shares, all fully paid. Dividend for 1937, 7 per cent., less tax. 1936, 7 per cent., less tax. 1935, 7 per cent., less tax. (1934, 7 per cent.). Year ends 31st. Dec.

DIRECTORS—Sir William C. Johnston, LL.D., w.s., *Chairman*; John Cook, w.s.; C. T. F. Pearson, C.A.; L. Leonard Bilton, w.s.; Alfred A. Lawrie.

Objects—Reversions, Life Policies, etc.

ADDRESS—33, Charlotte square, Edinburgh.

Telegrams—ROBERTSON. Phone—Edinburgh 26397. Board day—Tuesday.

A. W. Robertson Durham, C.A., F.F.A., *Man.*; J. A. S. Paterson, C.A., *Sec.*; Lindsay, Jamieson & Haldane, C.A., *Auditors*; Fraser, Stodart & Ballingwall, w.s., *Solicitors*.

SCOTTISH TEMPERANCE & GENERAL Assurance Co., Ltd.

(See Advt. page lxxxii)

Registered 25th July, 1883, as the Scottish Temperance Life Assur. Co., Ltd. In 1920 the title was changed to Scottish Temperance & British General Assur. Co., Ltd., on the acquisition of majority of share capital by the British General Ins. Co. In September, 1924, the fusion with the latter Company was dissolved and the title was changed to above. As the Scottish Temperance cannot hold its own shares, these were passed on to "The Holding Trust, Ltd." at the par price of 5s. each on condition that future dividends would be limited to 5 per cent. This leaves the Scottish Temperance free to devote all profits to the policyholders and becomes in effect a mutual office. CAPITAL—Authorised, £100,000, in 100,000 shares of £1 each, all issued and 5s. paid. Dividends limited to 5 per cent. Year ends 31st Dec.

DIRECTORS—A. K. Rodger, J.P., *Chairman*; Rt. Hon. Lord MacLay, LL.D., D.L.; G. W. Service, J.P.; Andrew Law, J.P.; Sir Andrew H. Pettigrew, LL.D., D.L.; John Craig, C.B.E., D.L.; David T. C. Sloan.

Objects—Life, Sickness and Accident. **Board day**—12.15, Friday. Wm. Bannatyne, F.F.A., *Man.*; Lt.-Col. G. S. Simpson, D.S.O., *Agency Man.*; John Bowie, F.F.A., *Act. & Sec.*; G. F. Menzies, F.F.A., *Asst. Act.*; Thomson M'Lintock & Co., C.A., *Auditors*; D. Lyall Carmichael, M.B., CH.B., A. Bankier Sloan, M.D., *Medical Officers*; Tindal, Oatts & Rodger, *Solicitors*.

HEAD OFFICE—109, St. Vincent street, Glasgow, C.2.

Telegrams—TEMPERANCE. **Phone**—Central 5611-2.

BRANCH OFFICES—London: 3, Cheapside, E.C.2. C. S. McDonald, *Man.*

D. W. Musselwhite, *Asst. Man.* **Telegrams**—SCOTTANTE, Cent.

Phone—City 2155 and 2156.

West End Office: 17, Victoria street, S.W.1. H. Dewar Watson, *Sec.*; P. L. Wheeley, *Asst. Sec.*

Phone—Abbey 2366.

Aberdeen: 154, Union street. Alfred J. Robertson, *Sec.* **Phone**—941.

Belfast: 16, Donegall square South. Cecil G. Crawford, *Sec.* **Phone**—25918.

Birmingham: 25, Temple row, 2. Harry Smith, *Sec.* **Phone**—Central 2668.

Bristol: 44, Corn street, 1. K. O. Byers, *Sec.* **Phone**—24896.

Edinburgh: 97, George street, 2. Archibald Meiklem, *Sec.* **Phone**—24676.

Leeds: 14, East parade, 1. George D. Hunter, *Sec.* **Phone**—Central 25566.

Liverpool: 42, Castle street, 2. H. V. Marris, *Sec.* **Phone**—Bank 9239.

Manchester: 90, Deansgate, 3. Bryan Lilly, *Sec.* **Phone**—Blackfriars 9766.

Newcastle-on-Tyne: 11, Grey street, 1. Thos. T. Baines, *Sec.* Cecil Hume, *Asst. Sec.* **Phone**—26418.

Nottingham: Albion chambers, King street. Thos. H. Grier, *Sec.*

Phone—Central 43814.

SCOTTISH UNION & NATIONAL Insurance Co.

(See Advt. opposite page)

Established 1824 as Scottish Union Ins. Co. In 1878 the title was changed to above upon the amalgamation of the Scottish National (est. 1841). The following Companies have been amalgamated with the Scottish Union & National:—City of Glasgow Life, 1913; Hercules Fire, 1849; Lancashire & Yorkshire Accident, 1906; Scottish National, 1878. In 1914 the Maritime Ins. Co. became allied with the Scottish Union & National. American affiliated Companies:—American Union Ins. Co. of New York; Central Union Ins. Co. CAPITAL—Authorised, £6,000,000, divided into £20 (Series "A") and £10 (Series "B") shares. Issued, "A" 282,615. "B" 4,636. Paid up, £300,000 ("A" shares £1 paid and "B" shares £3 15s. paid). Dividends for 1937 on "A" shares, 13s. and on "B" shares 48s. 9d., less tax. (1936, same.) Year ends 31st Dec.

DIRECTORS—George Erskine Jackson, O.B.E., M.C., *Chairman*; Gilbert Archer; Colin Mackenzie Black, C.V.O.; William Carnegie; Rt. Hon. the Earl of Mar and Kellie, K.T.; David Marshall; James Little Mounsey; James Gibson Nicoll; William Francis Robertson; Sir Thomas Barnby Whitsun, LL.D.; Harry George Younger.

DIRECTORS (IN LONDON)—Rt. Hon. Lord Aberdare; Major Sir J. Ulick F. C. Alexander, K.C.V.O., C.M.G., O.B.E.; John Hughes Drake, O.B.E., M.C.; Sir Edward Lionel Fletcher, C.B.E.; Sir Louis Greig, K.B.E., C.V.O.; Herbert Edward Hill; Owen Bulmer Howell; George Durrant Kemp-Welch; Robert Gourlay Macindoe; Sir John Gordon Nairne, Bt.; Rt. Hon. the Earl of Selbourne, K.G.; the Rt. Hon. Lord Wigram, P.C., C.C.B., G.C.V.O., C.S.I.

Objects—Fire, Life, Accident and Illness, Annuity, Pension, Leasehold, Employers' Liability, Fidelity, Burglary, Baggage, Glass Breakage, Motor Vehicle, Third Party, Transit, Property Owners', Horse-Drawn Vehicle, Public Liability, Wireless Installation, Boiler, Lift, Machinery, Marine and Householders' Consolidated. **Board day**—3.0 Wednesday. Thomas Edward Stevens, *Gen. Man.*; Malcolm G. Hill, *Dept. Gen. Man.*; Hugh W. Brown, F.I.A., F.F.A., F.R.S.E., *Act. and Life Man.*; E. C. Somner and George H. Clark, *Secs.*; John D. Isdale and Alexander

Continued.

Over One Hundred and Ten Years of Service

SCOTTISH UNION & NATIONAL

INSURANCE COMPANY

FUNDS OVER	£17,000,000
INCOME OVER	£3,000,000

**FIRE
ACCIDENT**



**LIFE
MARINE**

PARAGON SCHEME UNSURPASSED for FAMILY PROVISION

LONDON OFFICES { 5, WALBROOK, E.C.4.
29, MINCING LANE, E.C.3.
45, PALL MALL, S.W.1.

HEAD OFFICE - 35, ST. ANDREW SQUARE,
EDINBURGH, 2

SCOTTISH UNION & NATIONAL Insurance Co.—continued.

Wallace, *Asst. Secs.*: Norman J. Johnston, *Fin. Supt.*: Walter D. Scott, *Acctt. Supt.*, James Bell, *Life Supt.*: John D. Wotherspoon, *Supt. of Branches*: V. A. Wood Hawks, *Agency Supt.*: Emeritus Professor Edwin Bramwell, M.D., F.R.C.P., L.D., F.R.S.E. (Edinburgh), William Gifford Wyllie, M.D., F.R.C.P. (London), *Medical Officers*: George F. Henderson, W.S. (Edinburgh), Young, Jones & Co. and Janson, C. (Edinburgh), Pearson & Co. (London), *Solicitors*.

HEAD OFFICE—35, St. Andrew square, Edinburgh, 2.

Telegrams—UNITATE. Edinburgh. Phone—Edinburgh 22193 (6 lines).

LONDON OFFICES—5, Walbrook, E.C.4. Herbert Francis Kirrage, *Man.*; W. L. Pike, *Sec.*, B. T. Hardie, J. S. Henderson and H. E. Turner, *Asst. Secs.*

Telegrams—FORTIOR, Camion. Phone—City 1053 (6 lines).

West End: 45, Pall Mall, S.W.1. A. Scarisbrick, *Sec.*

Telegrams—SUNICOV. Phone—Whitehall 5398-9.

29, Mincing lane, E.C.3. C. N. Shipton, *Sec.*

Telegrams—SCOTUNAT FEN. Phone—Mansion House 7437.

BRANCH OFFICES.—

Aberdeen: 258, Union street. R. Atken, *Sec.*

Telegrams—UNITATE. Phone—516.

Belfast: 58, Howard street. H. A. Sandys, *Sec.* Telegrams—FORTIOR. Phone—21860.

Birmingham: 110, Colmore row, 3. Percy H. Foster, *Sec.*

Telegrams—UNITATE. Phone—Central 1522 (2 lines).

Bradford: 28, Bridge street. J. H. Barker, *Sec.* Phone—357.

Bristol: 1, Small street, 1. G. C. Killey, *Sec.* Telegrams—UNITATE. Phone—24628.

Cambridge: Lloyds Bank chambers, Holborn street. N. V. Hillary, *Sec.*

Telegrams—UNITATE. Phone—2683.

Cardiff: 9, Park place. E. Hallam, *Sec.*

Telegrams—UNITATE. Phone 1038.

Carlisle: 37, English street W Chambers, *Sec.* Telegrams—UNITATE. Phone—400.

Coleraine: Church street. N. W. Johnson, *Insp.* Phone—269.

Coventry: Westminster bank buildings, 17, Hertford street. G. R. Rollett, *Sec.*

Phone—60414.

Croydon: 4, High street. J. H. Newton, *Sec.* Phone—5112-3.

Derby: St. James's chambers, St. James's street. W. G. E. Dunstan, *Sec.*

Phone—45177.

Dublin: 28, Westmoreland street, C.4. W. E. Gouldstone, *Sec.*

Telegrams—UNITATE. Phone—21965.

Dumfries: 17, Buccleuch street. W. A. C. Ritchie, *Sec.* Phone—253.

Dundee: 13, Pannure street. J. W. Mair, *Sec.*

Telegrams—UNITATE. Phone—4446.

Glasgow: 150, West George street, C.2. W. J. Yates, *Sec.*

Telegrams—UNITATE. Phone—Douglas 3333 (3 lines).

Hereford: 129, St. Owen street. G. E. Chidley, *Sec.* Phone—2467.

Huddersfield: 5, Market walk. Phone—2433.

Hull: Exchange buildings, Lowgate. F. E. Lyon, *Sec.* Phone—Central 35527.

Inverness: 62, Academy street. F. E. G. Collie, *Sec.* Phone—757.

Ipswich: 12, Tavern street. C. N. Bloomfield, *Sec.* Telegrams—UNITATE. Phone—2606.

Leeds: 26, Park row, 1. J. Hahnel, *Sec.*; William Simpson, *Life Sec.*

Telegrams—UNITATE. Phone—29657 (2 lines).

Leicester: 1, Bowling Green street. W. E. H. Stevens, *Sec.* Telegrams—UNITATE.

Phone—22455.

Lewes: 79, High street. A. L. Garrett, *Sec.* Phone—92.

Liverpool: 4, Oldhall street, 3. W. T. Salusbury, *Sec.*

Telegrams—UNITATE. Phone—Central 0896 (2 lines).

Luton: 2, Cardiff road. D. H. Charles, *Sec.* Telegrams—UNITATE. Phone—1717.

Manchester: 55, Fountain street, 2. A. E. Quantrill, *Sec.*; L. Baldwin and T. Sadler, *Asst. Secs.* Telegrams—UNITATE. Phone—Central 0754 (3 lines).

Newcastle-upon-Tyne: 92, Pilgrim street, 1. Joseph Carr, *Sec.* J. H. Grieves, *Asst. Sec.* Telegrams—UNITATE. Phone—28731 (2 lines).

Norwich: 68, The Close. F. W. Heath, *Sec.* Telegrams—UNITATE.

Phone—1955.

Nottingham: Grosvenor house, Friar lane. Thomas Gibson, *Sec.*

Telegrams—UNITATE. Phone—41218.

Plymouth: 14, Lockyer street. G. B. Martin, *Sec.* Telegrams—UNITATE.

Phone—5616.

Portsmouth: Millers buildings, 16, Hampshire terrace. H. J. Davis, *Sec.*

Telegrams—UNITATE. Phone—74054.

Preston: 20, Fox street. W. J. C. Lambert, *Sec.* Phone—5432.

Sheffield: 12, St. James street, 1. R. W. Gray, *Sec.* Phone—24624.

Shrewsbury: Tower chambers, 30a, Pride hill. C. S. Boulton, *Sec.*

Phone—3124.

Southampton: 95, Above Bar street. J. S. Barker, *Sec.* Telegrams—UNITATE.

Phone—3818.

Continued.

SCOTTISH UNION & NATIONAL Insurance Co.—continued.

Stoke-on-Trent: 7, Brook street. Robert Thomson, *Sec.* Phone—4328.
 Swansea: 7, Gower street. D. R. O. Drummond, *Insp.*
 West Hartlepool: 35, Church street. F. J. Carr, *Sec.* Telegrams—UNITATE.
 Phone—2876.
 Wolverhampton: 57, Victoria street. R. G. Evans, *Sec.* Phone—20120.
 United States of America: Chief Office—75, Elm street, Hartford, Conn. J. H. Vreeland, *Man.* Cables—UNITATE.
 San Francisco: 201, Sansome street. H. W. Fores, *Gen. Agent.*
 Argentine: Buenos Aires, Calle Peru 453. S. R. Cuff, *Insp.*
 Australia: Chief Office—33, Queen street, Melbourne. E. H. Montfort, *Man.*
 Cables—FORTIOR.
 New South Wales: Sydney: 9, Hamilton street. A. E. Blundell, *Man.*
 South Australia: Adelaide: 30, Currie street. F. K. McDonald, *Man.*
 Queensland—Brisbane: Parbury house, Eagle street. H. S. Williams, *Man.*
 Western Australia—Perth: 73, St. George's terrace. N. V. Treacy, *Insp.*
 Tasmania—Hobart: Davey street. R. G. J. Piggott, *Man. for Tasmania.*
 Launceston: 15, Paterson street.
 Chile: Santiago: Huerfanos 1189. H. R. Huber, *Insp.*
 China: Shanghai: 18, The Bund. F. P. C. Ashe, *Man. for the Far East.*
 Cables—SCOTTUNIT.
 India: Calcutta: 6, Lyons Range. B. A. Anstey, *Man.* Cables—FORTIOR.
 Bombay: 16, Bank street. T. R. Hovell, *Sec.* Cables—FORTIOR.
 Lucknow: Hazratgunge. C. H. Hutchings, *Sec.* Cables—SECURITY.
 South Africa: Cape Town: 91, St. George's street. H. O. Chrimes, *Man.*
 Cables—FORTIOR.
 Durban: Rennie's buildings, Smith street. M. R. Webster, *Man. for Natal.*
 East Africa: Nairobi: Mutos buildings, Hardinge street.
CITY OF GLASGOW LIFE BRANCH.
 Established 1838. *Object*—Life. 34, St. Andrew square, Edinburgh. 2.
 Telegrams—UNITATE. Phone—22193. Robert F. Barclay, LL.D., *Chairman*; Charles K. Granger, F.I.A., F.F.A., *Sec.*; Mackenzie, Robertson & Co. (Glasgow); Janson, Cobb, Pearson & Co. (London), *Solicitors.*

SCOTTISH WIDOWS' FUND and LIFE Assurance Society.

(See Advt. page 324)

Established 1815. Incorporated by special Act 1861, with further powers subsequently; constitution and regulations now governed by special Act of 1926, which repeals all previous Acts and original Deed of Constitution without prejudice to Society's corporate existence. A mutual Society. Year ends 31st Dec.

COURT OF DIRECTORS—The Rt. Hon. The Earl of Strathmore and Kinghorne, K.G., K.T., G.C.V.O., *Pres.*; His Excellency The Most Hon. The Marquess of Linlithgow, K.T., G.M.S.I., G.M.I.E.; The Very Rev. Sir George Adam Smith, D.D., LL.D., Litt.D., *Vice-Presidents*; *Extraordinary Directors*—Col. Sir D. W. Cameron of Lochiel, K.T., C.M.G., A.D.C.; Sir John Traill Cargill, Bt., LL.D., Glasgow; James Ernest Cox, LL.D., Dundee; Launcelot Eustace Smith, C.B.E., Corbridge-on-Tyne; The Most Hon. The Marquess of Tweeddale.

Ordinary Directors—Sir Ian Bolton, Bt., C.A.; Hon. Sir Hew Hamilton Dalrymple, K.C.V.O.; R. Nevill Dundas, *Writer to the Signet*, A. W. Robertson Durham, C.A., F.F.A.; T. J. Carlyle Gifford, *Writer to the Signet*; The Rt. Hon. Lord Kinross, K.C.; G. J. Lidstone, LL.D., F.F.A., F.I.A.; Kenneth Murray, *Writer to the Signet*; The Lord George W. Scott; F. H. N. Walker; William Whyte, *Royal Bank of Scotland.*

Objects—Life, Survivorship and Annuities. H. G. Sharp, F.F.A., F.I.A.; *Man. & Act.*; R. Ll. Gwilt, F.F.A., F.I.A., *Sec.*; G. V. S. Booth, *Joint Sec.*; J. A. Thomson, F.F.A.; *Investment Sec.*; W. O. Reid, F.F.A., *Joint Act.*; G. R. Reid, F.F.A., and J. L. Anderson, F.I.A., *Asst. Secs.*; Herbert W. Holdane, C.A., *Auditor*; Professor D. Murray Lyon, M.D., D.Sc., F.R.C.P.E., *Medical Officer*; J. P. Watson, W.S. (Edinburgh), J. Arthur Gallop (London), *Solicitors.*

HEAD OFFICE—9, St. Andrew square, Edinburgh. 2.

Telegrams—Widows (and all Branches except West End, Fleet street and Edinburgh). Phone—Edinburgh 24204.

BRANCH OFFICES—London: 23, Cornhill, E.C.3. James Evans, *Sec.*; L. D. Bass-Thomson and W. M. G. Wilson, F.F.A., *Asst. Secs.*

Telegrams—Widows, Stock. Phone—Mansion House 9066.

Fleet street sub. branch: 107, Fleet street, E.C.4. P. E. Beddow, *Branch Sec.*

Telegrams—Widowfund, Fleet. Phone—Central 5400.

Ipswich sub. branch: Lloyds chambers, Cornhill, Ipswich. C. E. Gaywood,

Dist. Sec. Phone—3288.

West End: 17, Waterloo place, Pall Mall, S.W.1. Greville Toppin, *Sec.*

Telegrams—Widowest, Piccy. Phone—Whitehall 6041.

Continued.

SCOTTISH WIDOWS' FUND and LIFE Assurance Society—continued.

Belfast : 2, High street, C. M. Martin, *Sec.* Phone—20660.
 Birmingham : 12, Bennett's hill, 2. A. E. Coates, *Sec.* Phone—Midland 1756.
 Bristol : 28, Baldwin street, 1. Fleming Spence, *Sec.* Phone—21946.
 Cardiff sub-branch : 15, Windsor place. Sydney Smith, *Res. Insp.* Phone—1588.
 Edinburgh : 16, Hope street, 2. G. G. Blackwood, F.F.A., *Sec.* Phone—31061.
Telegrams—WIDOWEST.
 Glasgow : 114, West George street, C.2. A. H. Murray, *Sec.* Phone—Douglas 3757.
 Leeds : 21, Park row, 1. H. W. Brumfitt, *Sec.* Phone—20585.
 Liverpool : 48, Castle street, 2. J. A. Tait, *Sec.* Phone—Bank 4051.
 Manchester : 21, Albert square, 2. P. E. Smith, *Sec.* Phone—Blackfriars 1651.
 Newcastle-on-Tyne : 12, Grey street, 1. P. H. Dodkins, *Sec.* Phone—28427.

Sea Insurance Company, Limited.

Registered 30th Dec., 1875. CAPITAL—Authorised, £500,000, in shares of £1 each, all issued and fully paid. Dividend for 1937, 17½ per cent., less tax. (1936, same.) Year ends 31st Dec.

DIRECTORS—A. Harold Bibby, D.S.O., *Chairman*; Charles Scott Hannay; Robert L. Holt; the Rt. Hon. the Earl of Peel; Clement Wakefield Jones, C.B.; Arthur Osborne Lowry. There are also London, Glasgow and Birmingham Boards.

Objects—Marine, Fire, Accident and General. Oscar Prentice, *Gen. Man.*; W. Barlow, *Man. & Sec.*; G. D. Meadowcroft, *Accdt. Man.*; J. W. Davidson, *Cookson & Co., Auditors.*

HEAD OFFICE—Exchange buildings, Liverpool, 2. *Board day*—Alternate Tuesdays. *Telegrams—SEA.* Phone—Central 792.

BRANCH OFFICES—London : Marine—14-19, Leadenhall street, E.C.3. Willis, Faber & Dumas, Ltd., *Agents.* Phone—Monument 3411.

Fire, Accident and General—37-41, Gracechurch street, London, E.C.3.

Telegrams—SEAFIRAC. Phone—Mansion House 6311.

Birmingham : Civic house, Great Charles street, 3. A. Gough Stone, *Man.*

Phone—Central 6716.

Cardiff : 97, St. Mary street. J. Ronald Taylor, *Man.* Phone—7349.

Glasgow : 7, Royal Bank place, C.1. Rose, Murison & Thomson, *Agents.*

Phone—Central 8764.

Manchester : Northern Assurance buildings, Albert square, 2. A. T. Stealey, *Man.*;

G. K. Churchward, *Chief Eng.*; E. Street & Co., *Marine Agents.*

Phone—Blackfriars 9811.

New York, U.S.A. : 90, John street. Chubb & Son, *Agents.*

Australia, Sydney : 77, Pitt street, Sydney. F. H. Wright, *Gen. Man.*

South Africa, Cape Town : 88-90, St. George's street. W. V. Evans, *Man.*

Colombia, Bogota : Apartado de Correo, 2550. R. W. Preston, *Man.*

Canada, Toronto : 36, Toronto street. Willis, Faber & Co. (of Ontario), Ltd

Sentinel Insurance Company, Limited.

Registered 7th April, 1904. CAPITAL—Authorised, £5,000, in shares of £1 each. Paid up, £4,994. Year ends 31st Dec.

DIRECTORS—J. Kent; K. G. Kent; J. O. Davies.

Objects—Sickness and Accident. Fire, Employers' Liability and Plate Glass.

ADDRESS—122, Colmore row, Birmingham, 3. Phone—Central 5491. J. Kent, *Sec.*

Sevenoaks and District Mutual Plate Glass Insurance Company, Limited.

Established 1910. *Object*—Plate Glass.

ADDRESS—156, High street, Sevenoaks.

Sheffield and District Millers' Mutual Indemnity Association, Limited.

Established 1923. *Object*—Workmen's Compensation.

ADDRESS—Orchard chambers, Church street, Sheffield. *Telegrams—MACREDIE,* Sheffield. Phone—21400. James C Wooler and Arthur Robinson, *Mans.*; W. Woolhouse, *Sec.*

Shield Assurance Company, Limited.

Established 1924. As Catholic Life & General Assurance Company, Limited. In 1931 the name was changed to above. *Object*—Industrial Life.

ADDRESS—Shield house, 28, Gray's Inn road, W.C.1.

DIRECTORS—John E. Fitzgerald, A.L.A.A.; M. H. Davis, L.C.C.; H. Samuels, M.A.; B. Collis, *Sec.*

Sickness Insurance Company, Limited, The

Established 1934. *Object*—Sickness and accident insurance (specialists' fees, doctors' fees, operations, nursing home or hospital treatment, etc.).

CAPITAL—£50,000 in shares of £1 each. Issued, 50,000 shares, all fully paid.

DIRECTORS—H. E. Fulford, *Chairman*; David Ainge, *Geoffrey Davison* C. H. Sherman.

REGISTERED OFFICE—31-33, Lime street, London, E.C.3. Dr. J. Appelbaum, *Man.*; A. J. Laver, A.C.I.S., *Sec.* Phone—Mansion House 2175-6. Telegrams—Sicohm, Stock, Linklaters & Paines, *Solicitors*. Turquand, Youngs, McAuliffe & Co., *Auditors*.

Somerset Mutual Assurance Company, Limited.

Established 1914. *Object*—Fire.

ADDRESS—6, Hammet street, Taunton.

Geoffrey P. Clarke, *Sec. and Gen. Man.*

SOUTH BRITISH Insurance Company, Limited. (See Advt. page lxxxii)

Established 1872. CAPITAL—Authorised, £2,000,000, in shares of 10s. each. Issued, 2,063,280 shares, all fully paid. Dividend for 1937, 2s. 9d. per £1 share. 1936, 2s. 8d. per share. (1935, same.) Year ends 31st Aug.

DIRECTORS—V. J. Lerner, *Chairman*; W. R. Wilson; E. R. N. Russell; S. A. Carr; K. B. Myers; P. H. Upton; Stronach Paterson.

Objects—Fire, Accident, Guarantee, Marine, Trustees and Executors, etc.

HEAD OFFICE—Shortland street, Auckland, New Zealand. J. Morton, *Gen. Man.*

BRANCH OFFICES—Adelaide: Albion house, Waymouth street. A. M. Ashwin, *Man.* Auckland: Shortland street. J. J. Kingston, *Man.*

Bombay: Canada building, Hornby road. E. G. Wills, *Man.*

Brisbane: South British chambers, 359 & 361, Queen street. C. Q. Wilkinson, *Man.*

Bulawayo: 66, Exchange buildings, Selbourne avenue. H. P. H. Hacker, *Man.*

Calcutta: 3-5, Clive street. F. S. Harrison, *Man.*

Cape Town: 31-3, Burg street. R. M. Wilson, *Man.*

Christchurch: 137, Hereford street. P. H. Harris, *Man.*

Dunedin: 3, Liverpool street. T. H. V. Lawry, *Man.*

Durban: 343-349, Smith street. John Foote, *Man.*

Gisborne: P.O. Box 158, 1, Gladstone road. H. F. Forster, *Man.*

Haifa: Binyon building, Allenby street. W. E. Orsborn, *Man. for Palestine.*

Hobart: South British chambers, 64, Collins street. O. L. Barnett, *Man.*

Hongkong: Prince's building. R. H. Wild, *Man.*

Invercargill: P.O. Box 241, Tay street. C. F. A. Jones, *Man.*

Johannesburg: Stability building, 106, Fox street. R. M. Formby, *Man.*

Melbourne: South British building, 19-25, Queen street. A. D. Pearce, *Man.*

Napier, N.Z.: Browning street. J. W. F. Norrie, *Man.*

New Plymouth: Brougham street. A. G. Ross, *Man.*

Newcastle, N.S. Wales: Corner Scott and Bolton streets. B. B. Rodd, *Man.*

Perth: South British chambers, Barrack street. W. E. McIlwaine, *Man.*

Port Elizabeth: Union Castle chambers, Main street. B. Hawker, *Man.*

Pretoria: 218, Pretorius street. R. G. Owen, *Man.*

Shanghai: 18, The Bund. W. G. Dove, *Man.*

Singapore: 2, Finlayson Green. W. J. Dexter, *Man.*

Sydney: South British building (corner Hunter and O'Connell streets).

F. W. Walton, *Man.*

Toronto: 41, Victoria street. Colin E. Sword, *Man.*

Tokyo: No. 4, Marunouchi. 3 Chome, Kojimachi-Ku. R. A. Cox, *Man.*

Townsville: Denham street. E. T. D. Ingall, *Man.*

United States—San Francisco: 340, California street. W. A. Louis, *Man.*

Wanganui: Broadway building, 78, Ridgeway street. C. S. Young, *Man.*

Wellington: 326, Lambton Quay. S. S. Dean, *Man.*

Yokohama: 77, Yamashita-Cho, Naka-Ku.

HEAD OFFICE for United Kingdom—10-11, Lime street, E.C.3. Telegrams—

BRITISH. Phone—Mansion House 4811. T. B. Ching, *Man. for U.K.*; H. R. Hull,

Sec.; R. A. Grove, *Underwriter*.

Glasgow: Royal Exchange buildings. Hugh Baird, *Agent*.

Liverpool: 13, Rumford street. F. G. Westrup, *Man.*

Manchester: Bank of England chambers, Tib lane (Marine dept.). Jas. Hawke,

Underwriter.

Belfast: 41-43, Victoria street. W. McCalla & Co., *Agents*.

South-Eastern Plate Glass Insurance Company, Limited.

Established 1899. *Object*—Plate Glass.

ADDRESS—107, Sandgate road, Folkestone. Telegrams—MILNE. Phone—3619.

J. H. Judd, *Man. Dir. and Sec.*

South of England Mutual Plate Glass Insurance Company, Limited.

Established 1881. *Object*—Plate Glass.

ADDRESS—12, Lonsdale gardens, Mount Pleasant, Tunbridge Wells. *Phone*—1800.
E. B. Weekes, *Man. Dir.*; Percy Wickenden, *F.C.A.*, and B. T. Stevenson, *F.C.A.*, *Secs.*
The Kent and Sussex Mutual Plate Glass Insurance Co., Ltd., of Tonbridge, is now amalgamated with this Company.

South of Scotland Woollen Manufacturers' Mutual Ins. Corp., Ltd.

Registered 8th June, 1898. **CAPITAL**—Authorised, £35,000, in 17,500 shares of £2 each. Issued 13,321 shares. Paid up, £3,350 (5s. per share). 5 per cent., tax free. Year ends 30th Sept

DIRECTORS—John Hutcheson, *C.B.E.*, *Chairman*; H. S. R. Innes; James Scott; John Hobkirk; George G. Gibson; James R. Scoon; Ninian Kemp; Donald G. Middlemass and Chas. D. Oliver.

Object—Employers' Liability.

ADDRESS—Royal Bank buildings, Hawick. *Phone*—69 James Conn and J. Cameron Conn, *LL.B.*, *w.s.*, *Joint Mans. and Secs.*; Huic & Ramage, *Auditors*; James Conn and J. Cameron Conn, *Solicitors*.

Southern Counties Building Trades Insurance Society, Limited, The

Established 1912. *Object*—Employers' Liability.

ADDRESS—10, Portland terrace, Southampton.

Southern Cross Assurance Company, Limited.

Established 1921. *Objects*—Life, Accident, House Purchase, Motor Car, Employers' Liability, etc. A. Aubrey, *F.A.I.S.*, *F.C.C.S.*, *Man. Dir.*; R. W. Lavery, *A.I.A.*, *Actuary*.

HEAD OFFICE—Southern Cross buildings, 315-317, Collins street, Melbourne.

Telegrams and Cable—Crossroy, Melbourne, New Zealand and South Africa.

LONDON AGENTS—Richard Harris & Son, 28, 29 and 30, Lime street, London, E.C.3.

Southern Insurance Company, Limited.

Registered 1st Feb. 1908. Allied with Century Ins. Co. in 1908. **CAPITAL**—Authorised, £105,000, in shares of £1 each, all issued and fully paid. Year ends 31st Dec

DIRECTORS—Henry J. Tapscott, *Chairman*; C. I. C. Bosanquet, *M.A.* Bernard H. Brigham, *A.C.A.*; Herbert Rowntree, *A.C.I.I.*; H. R. Sutcliffe.

Object—Reinsurance and Insurance in Canada.

ADDRESS—7, Leadenhall street, E.C.3. *Telegrams*—FRENPROVIN, Stock. *Phone*—Mansion House 4511. T. W. Fairbairn, *F.C.I.S.*, *Sec.*

Southern Life Association.

Established 1891. *Object*—Life, etc. J. M. MacFarlane, *O.B.E.*, *F.F.A.*, *Gen. Man. and Actuary*; W. Davidson, *F.F.A.*, *Sec.*

HEAD OFFICE—Southern Life buildings, Cape Town, South Africa.

Telegrams—ACCIDENT, Cape Town (and branches).

BRANCH OFFICES—Bloemfontein: Southern Life buildings, Maitland street.

Bulawayo: Southern Life buildings, Main street.

Durban: Southern Life buildings, Smith street.

East London: Southern Life buildings, Oxford street.

Johannesburg: Southern Life buildings, Main street and Harrison street.

Kimberley: Hirk's buildings, 10, Jones street.

Port Elizabeth: Southern Life buildings, Main street.

Pretoria: Southern Life buildings, Church street and St. Andries street.

CHIEF OFFICE for United Kingdom—Bush house, Aldwych, London, W.C.2.

Telegrams—ANNUITIES, Bush, London. *Phone*—Temple Bar 4521/2. H. H. Shepley, *M.A.*, *F.F.A.*, *Man.*; E. Bellingham Smith, *M.D.*, *F.R.C.P.*, *Medical Officer*; Linklaters & Paines, *Solicitors*; Gibson, Harris, Prince & Co., *Auditors*.

BRANCH OFFICES—

Belfast: 16, Donegall square south.

Birmingham: 1, Waterloo street.

Leeds: 26, Park row.

Southern Union Insurance Company of Australia, Limited.

Established 1931. *Objects*—Fire, Accident and Marine. **CAPITAL**—Authorised, £250,000, in shares of £1 each. Issued, 250,000 shares. Paid up, £62,500 (5s. a share). Year ends 31st Dec.

DIRECTORS—Hon. J. A. Boyd, *J.P.*, *Chairman*; Robert L. Swan, *Vice-Chairman*; Maj.-Gen. the Hon. Sir W. Glasgow, *K.C.B.*, *C.M.G.*, *D.S.O.*, *V.D.*; Senator the Hon. A. J. McLachlan; Francis M. Syme.

H. N. Bainbridge, *F.A.I.I.*, *F.A.I.S.*, *Sec.*, 62, Market street, Melbourne, Victoria.

HEAD OFFICE—63, Pitt street, Sydney. Robert L. Swan, *Gen. Man.*

Telegrams—PHONOR, Sydney. *Phone*—B.W. 2724.

Southwark Insurance Company, Limited.

Established 1906. *Object*—Reinsurance.

ADDRESS—64, Cornhill, London, E.C.2. H. S. Milligan, *Chairman*;
A. E. Ridoutt, *Sec.*

Standard Insurance Company, Limited, The.

Established 1874. *Objects*—Fire, Marine, Guarantee and Accident.

HEAD OFFICE—100, High street, Dunedin, New Zealand. William F. Edmond
Chairman; Arthur H. Fisher, *Gen. Man.*; J. G. Paterson, F.F.A.N.Z., *Auditor*.

LONDON AGENCY—15-18, Lime street, E.C.3. H. J. Symons & Co., *Mans.*
Phone—Mansion House 7618-2

Standard Life Assurance Company.

Established by Contract of Co-partnership, 1825, as Life Insurance Co. of Scotland. Title changed to above by Special Act in 1832. Incorporated as a Company limited by shares by Special Act, 1910; further powers, 1919. Re-incorporated as a mutual company by Special Act, 1925 (Royal Assent, 31st July, 1925), which repealed Acts of 1910 and 1919. The scheme provides for the acquisition by the policyholders of the whole shareholding interest on the basis of £17 of fully paid 5 per cent. stock in exchange for each £10 share (£3 10s. paid). The following Companies have been amalgamated with the Standard Life:—Colonial & General Life, 1847; Colonial Life, 1865; Commercial Life of Scotland, 1846; Experience Life, 1850; India Life, 1878; Minerva Life, 1864; Victoria & Legal & Commercial, 1865. Year ends 15th Nov.

DIRECTORS—George Wm. Blackwood, *Chairman*; James C. Campbell; H. A. Jamieson; Alexander Wallace, w.s.; E. M. Beilby, c.a.; James Ivory, c.a.; Rt. Hon. Lord Kinnaird; R. O. Pitman, w.s.; G. P. S. Macpherson, c.a.; J. H. Richardson, w.s.; Steuart Macnaghten, F.F.A., F.I.A., A.C.A.

Object—Life. *Board day*—2.45. Tuesday. A. E. King, F.F.A., F.I.A., *Man. & Act.*; A. R. Davidson, F.F.A., F.I.A., *Agency Man.*; A. J. Mascal, A.I.A., *Sec.*; A. R. Reid, M.A., F.F.A., F.I.A., *Investment Sec.*; Wm. Home Cook & Coy., c.a., *Auditors*; D. Halliday Croom, M.D., F.R.C.P.E., and Kenneth B. Dickson, B.A., M.B., *Medical Officers*; Dundas & Wilson, c.s. (*Edinburgh*); Minet, May & Co. and Boodle, Hatfield & Co. (London), *Solicitors*.

HEAD OFFICE—3, George street, Edinburgh.

Telegrams—STANLIFE. *Phone*—Edinburgh 20161.

BRANCH OFFICES—London: City: 46, Queen Victoria street, E.C.4.

Telegrams—STANLIFE, Cannon. *Phone*—City 6575 and 6576. A. B. Drayton, *Sec.*;
P. C. Reynolds, F.I.A., *Asst. Sec.*

West End: 15a, Pall Mall, S.W.1.

Telegrams—PALMILLA. *Phone*—Whitehall 2786. E. V. Goodall, *Sec.*

Aberdeen: 353, Union street. J. I. Mitchell, *Sec.* *Phone*—Central 3493.

Belfast: Queen's buildings, 10, Royal avenue. R. M. Weatherstone, F.C.I.L., *Sec.*

Telegrams—STANLIFE. *Phone*—Central 25001.

Birmingham: 18, Bennett's hill. W. E. Cowsill, *Sec.*

Telegrams—STANLIFE. *Phone*—Midland 6481-2.

Bristol: 14, Baldwin street. R. R. Lyle, *Sec.*

Telegrams—STANLIFE. *Phone*—22300.

Cardiff: 36, Windsor place. J. Reid, *Sec.* *Telegrams*—STABILITY. *Phone*—2238.

Dublin: 59, Dawson street, C.2. Graeme L. Pullar, c.a., *Secretary*.

Telegrams—STANLIFE. *Phone*—Central 44231.

Glasgow: 104, Hope street, C.2. W. M. Wishart, F.F.A., *Sec.*

Telegrams—STANLIFE. *Phone*—Central 4820-1.

Hull: Victoria chambers, Bowlalley lane. C. W. England, *Insp.*

Phone—Central 15963.

Leeds: City sq. S. Bodlender, *Sec.* *Telegrams*—STANLIFE. *Phone*—Central 26601.

Liverpool: 28, Exchange street East, 2. T. Pimblett, *Sec.*

Telegrams—STANLIFE. *Phone*—Central 1755

Manchester: 12, Exchange street, 2. Percy E. Wood, *Sec.*

Telegrams—STANLIFE. *Phone*—Deansgate, 4021.

Newcastle-on-Tyne: 16, Eldon square. C. F. C. Hoare, *Sec.*

Telegrams—STANLIFE. *Phone*—Central 20997.

Nottingham: Vernon house, 18, Friar lane. T. D. G. Jackson, *Sec.* *Phone*—42130.

Sheffield: Stirling chambers, Campo lane. H. W. Laycock, *Sec.*

Telegrams—STANLIFE. *Phone*—Central 2405.

Southampton: 23, Cumberland place. L. H. Haines, *Sec.* *Phone*—Central 2018.

Standard Marine Insurance Company, Limited.

Registered 7th Dec., 1871. *Object*—Marine. Became allied with The London & Lancashire in 1907. *CAPITAL*—Authorised, £1,000,000 in 50,000 shares of £20 each. Issued, 25,000 shares. Paid up, £100,000 (£4 per share). Dividend for 1937, 72s. a share, less tax. (1936, 72s.). Year ends 31st Dec.

DIRECTORS—Sir Frederick Pascoe Rutter, *Chairman*; W. B. Duckworth, *Deputy-Chairman*; A. Gerald Eccles; A. G. Joyson; James Platt; Arthur S. Rogers; R. W. Whineray.

ADDRESS—B2 & C9, Exchange buildings, Liverpool.

Telegrams—STANDARD. *Phone*—Central 3220. N. B. Barnes, *Underwriter*; W. H. Darley, *Sec.*; Harwood Banner & Son, *Auditors*.

State Assurance Company, Limited.

Registered 10th April, 1891, as the State Fire Ins. Co., Ltd. In 1910 the title was changed to above. Became allied with the Royal Exchange Assurance in 1924. The following Companies have been amalgamated with the State Assur. Co.:—Bute Fire, 1898; Duchy of Lancaster Fire, 1901; Federative Fire, 1897; Majestic (fire and burglary business), 1909; Cheltenham & West of England Plate Glass, 1912. The following Companies are allied with the State Assur. Co.:—Bath & West of England Plate Glass, 1908; British Equitable, 1923; Liverpool & London Plate Glass, 1908. *CAPITAL*—Authorised, £800,000, in 100,000 shares of £8 each, all issued. Paid up, £100,000 (£1 per share). Dividend for 1937, 25 per cent., less tax. Year ends 31st Dec.

DIRECTORS—Arthur Washington Willmer, J.P., *Chairman*; Arthur Davenport Holland, *Deputy Chairman*; Lawrence Borie Brierley, M.C.; Colin Philip Brown; Bryce Meredith Hammer; Arthur Bowring Leather; Alexander MacDonald; Ralph Midwood; William Milligan; Sir Charles H. Morton, J.P.; William Sinton; Arthur Noel Walker; Samuel White; Brooks Crompton Wood, C.B.E.

Objects—Fire, Loss of Profits, Burglary, Householders' Comprehensive, Storm, Traders' Collective, Workmen's Compensation, Plate Glass, Personal Accident, Sickness, Third Party, Fidelity Guarantee, Cycle, Motor, Lift, Marine, etc. A. W. O. Stubbs, *Man. & Sec.*; P. Gore, *Asst. Sec.* Marine Dept.—J. H. Arnold, *Underwriter*. Accident Dept.—A. Forrest, *Supt.* Home Fire Dept.—J. Anderson, *Supt.* Blease & Sons, C.A., and W. H. Walker & Co., C.A., *Auditors*; Oliver Jones, Billson & Co., *Solicitors*.

HEAD OFFICE—State Insurance buildings, Liverpool, 2. *Telegrams*—RAMPART. *Phone*—Central 3611 (6 lines).

LONDON OFFICE—7 & 8, Royal Exchange, E.C.3. *Telegrams*—DISTINGUISHED, Stock *Phone*—Mansion House 6842. Col. John Josselyn, C.M.G., D.S.O., C.B.E., T.D., *Chairman*; T. Todd, *Man.*

BRANCH OFFICES—Aberdeen: 214, Union street. G. H. Bower, *Chairman*; D. J. Low, *Insp.* *Phone*—National 346.

Bath: 28, Milsom street. Paul Howard, *Insp.* *Phone*—3903.

Belfast: State building, Arthur street. J. Atkinson & Co., *Mans.*

Telegrams—UNION. *Phone*—Belfast 22861 (4 lines).

Birmingham: 57, Temple row, 2. W. J. Webster, *Man.*

Telegrams—STATELY. *Phone*—Midland 0532-3.

Blackpool: 7, Clifton street. W. S. Ashton, J.P., *Chairman*; R. Hardman Taylor, *Man.* *Phone*—2982.

Bournemouth: 172, Old Christchurch road. J. S. Perry, *Man.*

Phone—Bournemouth 2731.

Bristol: 4, St. Stephen's avenue, 1. A. M. G. Spafford, *Man.* *Telegrams*—RAMPART. *Phone*—20586.

Cardiff: 121, Queen street. Lewis C. Edwards, A.C.I.I., *Man.* *Phone*—7659.

Carlisle: Exchange buildings, Lowther street. I. A. Mallinson, *Insp.*

Phone—Carlisle 526.

Cheltenham: 57, Promenade. J. H. Boulter, *Chairman*; A. M. G. Spafford, *Man.*

Phone—3525.

Chester: 30, Newgate street. G. A. Hutchinson, *Insp.* *Phone*—3016.

Dublin: 4, Dawson street. T. H. Jameson, *Man.* *Phone*—21182.

Dundee: 51-53, Meadows. Arthur J. Cox, *Chairman*; J. S. Inglis, *Man.*

Phone—5161 (2 lines).

Edinburgh: 28, Queen street, 2. F. P. Milligan, J.P., W.S., *Chairman*; J. M. Cameron, *Man.* *Telegrams & Phone*—Edinburgh 25694.

Glasgow: 180, West George street, C.2. W. C. Campbell, A.C.I.I., *Man.*

Telegrams—STATELY. *Phone*—Douglas 6961.

Grimsby: 91, Victoria street. R. Foster, *Insp.* *Phone*—2692.

Hull: Waterloo chambers, Alfred Gelder street. Herbert Woodhouse, LL.D., J.P., C.B.E., *Chairman*; E. C. Warnes, *Man.* *Phone*—Central 15562 (2 lines).

Continued.

State Assurance Company, Limited.—continued.

Leeds: Post Office house, 1. Sir Fred Denby Moore, *J.P.*, *Chairman*; J. Fletcher, *Man.* *Telegrams*—STATELY. *Phone*—31061 (2 lines).

Leicester: 1, St. Martin's. A. A. Ironside, *Chairman*; Norman Eaton, *Man.* *Telegrams*—RAMPART. *Phone*—60785.

Liverpool City: 16-18, Dale street. 2. E. E. Crooks, *J.P.*, *Man.* *Telegrams*—RAMPART. *Phone*—Central 3611 (6 lines).

Manchester: 4, Chapel walks, Cross street. 2. A. P. V. Pigot, *B.A.*, *Oxon.*, *Chairman*; F. G. Cheetham and J. H. Griffiths, *J.P.*, *Joint Mans.* *Telegrams*—STATELY. *Phone*—Blackfriars 5181 (2 lines).

Newcastle-upon-Tyne: 5, 7 and 9, Grey street. 1. R. W. A. McDonald, *Man.* *Telegrams*—STATELY. *Phone*—Newcastle 25860.

Newport, Mon.: 9, 10 and 11, Westgate chambers. R. Li Richards, *Man.* *Phone*—3005.

Oldham: 9, Union street. William Chceham, *J.P.*, *Chairman*; John Wainwright, *Man.* *Phone*—Main (Oldham) 4957.

Romford: 86, The Market place. W. G. Reeve, *Inst.* *Phone*—3262.

Rothsay: 28, Castle street. R. D. Whyte, *Chairman*; Macbeth & MacLagan, *Secs.* *Telegrams*—MACBETH, *Solicitor.* *Phone*—157.

Southport: 41, Houghton street. J. P. Wilson, *Inst.* *Phone*—4310.

Swansea: Arcade chambers, 43, Watclee street. A. E. Huggins, *Inst.* *Phone*—2258.

Wallasey: Capitol buildings, 10, Seaview road. W. Gaughan, *Inst.* *Phone*—Wallasey 3743.

Australia: 77, Pitt street, Sydney. F. H. Wright, *Man.*

Canada: Royal Exchange building, Montreal. C. Stuart Malcolm, *Man.*

United States: 111, John street, New York. Edward W. Elwell, *Man.*

Sterling Insurance Company, Limited.

Registered 29th Sept., 1917. *CAPITAL*—Authorised, £100,000, in shares of £1 each. Issued, 200 shares, each fully paid. Year ends 31st Dec.

DIRECTORS—S. Bartlett and G. St. John.

Objects—Marine, Indemnity, Third Party, Burglary and Theft.

ADDRESS—23, Birchin lane, London, E.C.3. G. St. John, *Sec.*

SUN Insurance Office Limited.

(See Advt. page liv)

Established 1710 as Sun Fire Office and in 1891 changed to above. In 1926 registered as a limited liability company under the Companies Consolidation Act, 1908. The following Companies have been amalgamated with the Sun:—Bath (Old) Fire, 1827; Bath Sun Fire, 1838; Brewers' & Distillers', 1852; Brighton and Sussex Mutual Fire, 1854; Bristol Crown Fire, 1837; British & Irish Fire, 1843; British Fire, 1843; Coventry & Warwickshire, 1839; Exchange House Fire, 1710; Finchfield (Essex) Fire, 1829; Friendly Society (Edinburgh) Fire, 1847; Glasgow Fire (No. 1), 1841; Hibernian Joint Stock Fire, 1839; Leeds Fire, 1782; Leicestershire Fire & Life (fire business), 1843; National Mercantile Fire, 1853; North & South Shields, 1836; Patriotic (fire business), 1906; Preston and North Lancashire Fire & Life (fire business), 1848; Salamander Fire, 1835; South of England Fire & Life (fire business), 1847; Watertown, New York State, 1882. The following Companies are allied with the Sun:—London & County Plate Glass, 1909; National Parcels, 1927; Samarang Sea & Fire, 1926. Elders Insurance Co., Ltd., 1932. *CAPITAL*—Authorised, £2,500,000, in 2,500,000 shares of £1 each. Issued, 2,400,000 shares. Paid up, £600,000 (5s. per share). Dividend for 1937, 2s. 9d. a share less tax. (1936 and 1935, 2s. 8d.) Year ends 31st Dec.

DIRECTORS—Hon. Sir William H. Goschen, *K.B.E.*, *Chairman*; Frank Chaplin, *Deputy-Chairman*; W. M. Pryor, *D.S.O.*, *D.L.*, *Vice-Chairman*; W. M. Codrington, *M.C.*; The Lord Essendon; The Marquess of Abergavenny; General the Hon. Sir H. A. Lawrence, *G.C.B.*; Ronald C. Scott Murray; Hon. Charles Arthur Uryan Rhys, *M.C.*, *D.L.*; Brig-Gen. The Hon. A. V. F. V. Russell, *C.M.G.*, *M.V.O.*; The Lord St. Just; Charles V. Sale; Lord Herbert Scott, *C.M.G.*, *D.S.O.*, *D.L.*; Charles W. Tomkinson, *D.L.*; W. K. Whigham.

Objects—Fire, Loss of Rent and Profits, Householders' and Houseowners' Comprehensive, Marine, Employers' Liability, Workmen's Compensation, Accident, Sickness and Disease, Fidelity Guarantee, Motor, Burglary, Live Stock, Plate Glass, Transit Risks, Third Party, Boiler and Engineering, Property Owners' Liability, Storm and Tempest, Golfers, Trusteeships and Executorships, etc. W. W. Otter-Barry, *Gen. Man. & Sec.*; H. R. Hobson, *D.S.O.*, *Asst. Gen. Man.*; H. W. Stokes, *Asst. Sec.*; C. C. Turner, *Marine Underwriter*; N. R. Jenkins, *Asst. Marine Underwriter*; Spain Brothers & Co., *Agents*.

Continued.

SUN Insurance Office, Ltd.—continued.

- HEAD OFFICE—63, Threadneedle street, London, E.C.2.
Telegrams—SUN FIRE, Stock. *Phone*—London Wall 4571.
 Accident Dept.: 45-7, Cornhill, E.C.3. *Phone*—Mansion House 8035.
 Marine Dept.—37, Lime street, E.C.3.
Telegrams—SUNMAREEN, Lime, London. *Phone*—Mansion House 2091.
- LONDON BRANCHES—City Branch: 63, Threadneedle street. R. H. J. Kepple, *Man.*
Phone—London Wall 4571.
 60, Trafalgar square, W.C.2. C. Axten, *Man.* *Phone*—Whitehall 2277.
 Roxburghe house, 273, Regent street, W.1. H. J. Weston, *Man.*
Phone—Mayfair 0837-9.
 40, Chancery lane, W.C.2. C. B. Phipps, *Man.* *Phone*—Holborn 2933.
 16, Mark lane, E.C.3. J. H. F. McGuire, *Man.* *Phone*—Mansion House 2653.
 226, Upper street, N.1. V. Campion, *Man.* *Phone*—Canonbury 2018-9.
 8, Chancel street, Blackfriars, S.E.1 (Plate Glass Dept.). E. L. Wilson, *Man.*
Telegrams—SUNGLASS, SEDIST, London. *Phone*—Waterloo 5471-2.
- LONDON SUB-OFFICES—South London: 183-185, Rushey green, Catford, S.E.6.
 E. H. Smith, *Dist. Man.* *Phone*—Hither Green 3445.
 Kilburn: 74, Kilburn High road, N.W.6. R. H. Jones, *Sec.*
Phone—Maida Vale 0174.
 Southwark: 27, Borough High street, S.E.1. M. H. Plank, *Insp.*
Phone—Hop 3663.
 Brixton: 409-411, Brixton road, S.W.9. R. Upton, *Sec.* *Phone*—Brixton 2441.
 Bedford: Barclays Bank buildings, 109, High street. R. Page Thomas, *Man.*
Phone—3412.
- Belfast: 1-3, Linen Hall street. S. F. Jackson, *Man.*
Telegrams—SUFFICE. *Phone*—20192.
- Birmingham: Sun building, Bennett's hill. H. W. Hodgkinson, *Man.*
Telegrams—SUFFICE. *Phone*—Midland 4861.
- Brighton: Sun buildings, 139-140, North street. W. G. Payne, *Man.*
Telegrams—SUFFICE. *Phone*—5662.
- Bristol: Sun buildings, Clare street. G. Travers Biggs, *Man.*
Telegrams—SUFFICE. *Phone*—20451.
- Canterbury: Sun buildings, 59, St. George's street. S. A. Andrews, *Man.*
Telegrams—SUFFICE. *Phone*—2433.
- Cardiff: 13, Windsor place. G. J. M. Peel, *Man.*
Telegrams—SUFFICE. *Phone*—2666.
- Croydon: 7, Katharine street. A. C. Searle, *Man.* *Phone*—Croydon 4146-7.
- Dublin: 9, College Green, C.1. T. C. Macdougald, *Man.*
Telegrams—SUFFICE. *Phone*—21435.
- Edinburgh: 31, St Andrew square. T. D. F. McDonald, *Man.*
Telegrams—SUFFICE. *Phone*—31287.
- Glasgow: Sun buildings, 42, Renfield street. A. McCurrach, *Man.*
Telegrams—SUFFICE. *Phone*—Central 9033-4.
- Hull: Sun buildings, Lowgate. H. W. Jackson, *Man.*
Telegrams—SUFFICE. *Phone*—Central 35836.
- Ipswich: Sun buildings, Princes street. W. H. Lloyd, *Man.*
Telegrams—SUFFICE. *Phone*—2633.
- Kingston-on-Thames: 34, Market place. H. R. Shipley, *Man.* *Phone*—1182.
- Leeds: Sun buildings, 15, Park row. G. Potter, *Man.*
Telegrams—SUFFICE. *Phone*—Leeds 20728-9.
- Liverpool: Sun Insurance buildings, 6, Chapel street. G. A. Fuller, *Man.*
Telegrams—SUFFICE. *Phone*—Central 5035.
- Manchester: 84-86, King street. E. H. Hedley, *Man.*
Telegrams—SUFFICE. *Phone*—Deansgate 2592.
- Newcastle-on-Tyne: Sun Insurance buildings, Collingwood street.
 H. Smith, *Man.* *Telegrams*—SUFFICE. *Phone*—21139.
- Nottingham: Sun buildings, 19, Low Pavement. H. S. Kay, *Man.*
Telegrams—SUFFICE. *Phone*—40025.
- Plymouth: Sun buildings, Bedford street. G. W. Burrow, *Man.*
Telegrams—SUFFICE. *Phone*—60694.
- Reading: Sun building, 145, Friar street. W. Geo. Warwick, *Man.*
Telegrams—SUFFICE. *Phone*—4203.
- Southampton: Sun buildings, Ogle road. R. G. W. Martin, *Man.*
Telegrams—SUFFICE. *Phone*—3517.
- Watford: 87, The Parade, High street. S. A. Bent, *Man.* *Phone*—Watford 4451 '2.
- Sub-Branches*—Aberdeen: 433, Union street. D. W. Brown, *Sec.* *Phone*—2294.
 Bath: 26, Queen square. H. G. Canvin, *Sec.* *Phone*—4536.
 Blackburn: Richmond chambers, Richmond terrace. A. Jcanes, *Sec.* *Phone*—6051.
 Blackpool: 34, Birley street. Trevor A. Thomas, *Sec.* *Phone*—2073.
 Bournemouth: 124, Old Christchurch road. H. L. Potter, *Man.* *Phone*—682.
 Bradford: Permanent chambers, Piece Hall yard. E. G. Cruxton, *Sec.* *Phone*—1370.

Continued.

SUN Insurance Office, Ltd.—continued.

- Cambridge: 27-8, Market hill. Jas. Urquhart, *Man.* Phone—3421.
 Carlisle: 9, Devonshire street. J. Shanks, *Sec.* Phone—485.
 Chatham: 95-97, High street. C. Bent, *Insp.* Phone—2790.
 Chester: 24, Newgate street. R. Williams, *Insp.* Phone—2099.
 Colchester: Corn Exchange buildings, High street. E. C. Dunn, *Insp.* Phone—3332.
 Colwyn Bay: Oaklands, Conway road. R. Ivor Jones, *Insp.* Phone—2403.
 Cork: 89, South Mall. T. B. Aylward, *Insp.* Phone—665.
 Coventry: Luckman's chambers, 59, Hertford street. J. L. Clifford, *Insp.* Phone—5213.
 Derby: 18, Irongate. B. H. Coveney, *Sec.* Phone—1587.
 Doncaster: Winchester house, Scot lane. C. Bentley, *Sec.* Phone—4248.
 Dorchester: 6, Cornhill. J. H. Hilditch, *Insp.* Phone—262.
 Dundee: 6, Whitehall crescent. F. J. Ribbeck, *Sec.* Phone—3532.
 Dunfermline: 8, New row. W. F. Miller, *Insp.* Phone—278.
 Exeter: 81, Queen street. A. J. Jewell, *Sec.* Phone—3806.
 Gloucester: 15, Clarence street. L. J. Kimber, *Sec.* Phone—3230.
 Grantham: 55, High street. R. J. Berry, *Sec.* Phone—361.
 Grimsby: Court chambers, Town Hall square. K. Baxter, *Insp.* Phone—4665.
 Guildford: 183, High street. H. G. Northwood, *Insp.* Phone—1493.
 Halifax: Albany chambers, 15, Commercial street. F. S. Phillips, *Sec.* Phone—3048.
 Hanley: Gordon chambers, Cheapside. L. J. Watson, *Sec.* Phone—Stoke-on-Trent 2616.
 Hastings: 35, Havelock road. F. R. Sharpe, *Insp.* Phone—1660.
 Hereford: 50-51, Broad street. A. S. Barnett, *Insp.* Phone—2943.
 Huddersfield: Britannia buildings, St. Peter's street. F. S. Phillips, *Sec.* Phone—581.
 Ilford: Cranbrook house, Cranbrook road. P. F. Loft, *Sec.* Phone—Ilford 0220.
 Inverness: Commercial Bank buildings. C. Maclean, *Insp.* Phone—125.
 Isle of Man: 16, Athol street. Douglas. F. W. D. Spicer, *Insp.* Phone—350.
 King's Lynn: 27, King street. K. B. Hubbard, *Insp.* Phone—2580.
 Leicester: Assurance house, Rutland street. C. Mason, *Sec.* Phone—Central 59586.
 Luton: Gordon chambers, Upper George street. C. W. P. Waller, *Insp.* Phone—2036.
 Mansfield: 18, Albert street. V. W. Wright, *Sec.* Phone—16.
 Margate: 18, Cecil square. L. T. S. Smith, *Insp.* Phone—555.
 Middlesbrough: Royal Exchange. W. Taylor, *Insp.* Phone—3730.
 Newport: 43, Commercial street. E. J. Howell, *Sec.* Phone—2481.
 Northampton: Cleaver house, Wood street. B. A. Blight, *Sec.* Phone—Central 1030.
 Norwich: 7, Bank Plain. J. S. Happs, *Sec.* Phone—1948.
 Oxford: Marygold house, Carfax. J. E. Farrar, *Sec.* Phone—3605.
 Portsmouth: 14, Landport terrace. G. A. Glanvill, *Sec.* Phone—7124.
 Salisbury: 12, Bridge street. L. I. A. Willet, *Insp.* Phone—2115.
 Sheffield: Sheffield Telegraph building, High street. A. Laing, *Sec.* Phone—22424.
 Shrewsbury: 41, St. John's hill. D. S. Andrews, *Sec.* Phone—2947.
 Southend-on-Sea: 2, Warrior square. E. A. Johnson, *Sec.* Phone—Marine 6340.
 Stockport: Queen's buildings, St. Peter's square. S. A. Bowden, *Insp.* Phone—4544.
 Sunderland: 62, John street. E. Ducker, *Insp.* Phone—2059.
 Swansea: 8, Northampton place. W. E. Milton, *Sec.* Phone—3777.
 Taunton: 1, Cheapside. S. J. Swales, *Sec.* Phone—2927.
 Torquay: 5-7, Abbey road. M. J. M. Tapp, *Insp.* Phone—3724.
 Trowbridge: 45, Fore street. R. W. Short, *Sec.* Phone—374.
 Tunbridge Wells: 2, The Broadway. F. W. Searle, *Insp.* Phone—1976.
 Wolverhampton: 57, Victoria street. R. A. Lacy, *Sec.* Phone—22668.
 York: National Provincial Bank chambers. S. W. E. Puckering, *Sec.* Phone—2980.
- Argentine Republic: Reconquista 336, Buenos Aires. O. A. Chapman, *Man.*
Cables—SUNFIRE, Buenos Aires.
- Australasia: 34, Queen street, Melbourne. N. R. Mackintosh, *Supt.* R. E. Jarrett.
Marine Underwriter. Cables—SUNBEAM, Melbourne.
- Australia: New South Wales: Sydney: 26-30, Bridge street. A. D. Cook, *Man.*
Cables—SUNFIRE, Sydney.
- Queensland: Brisbane: Sun Insurance building, 107-9, Eagle street.
 W. K. Parrish, *Man.* *Cables—SUNFIRE, Brisbane.*
- South Australia: Adelaide: 16, Waymouth street. W. P. Murray, *Man.*
Cables—SUNFIRE, Adelaide.

Continued.

SUN Insurance Office, Ltd.—continued

- Victoria : Melbourne : 34, Queen street. N. Slatterie, *Man.*
Cables—SUNFIRE, Melbourne.
- Western Australia : Perth : Trinity house, 72, St. George's terrace. B. G. Stubbs, *Man.*
Cables—SUNFIRE, Perth.
- New Zealand : Auckland : 42, Shortland street. H. Duncan, *Man.*
Cables—SUNRISE, Auckland.
- Christchurch : Commerce building, 187/9, Hereford street. A. F. W. Preston, *Man.*
Cables—SUNRISE, Christchurch.
- Dunedin : Commerce building, 2, Dowling street. J. D. Mercer, *Man.*
Cables—SUNRISE, Dunedin.
- Wellington : 27-29, Panama street. D. S. N. McCartney, *Man.*
Cables—SUNRISE, Wellington.
- Canada : Toronto : Sun building, 15, Wellington street East. R. L. Stailing, *Man.*
Cables—SUNFIRE, Toronto.
- Montreal : Aldred building, Place d'Armes. H. Parker, *Man.*
Cables—SUNFIRE, Montreal.
- Europe : Copenhagen : Fredericiagade 21. J. Abildgaard, *Man.*
- Far East : Shanghai : 1, The Bund. T. P. Pottinger, *Man.*
Cables—SUNFIRE, Shanghai.
- India : Calcutta : Messrs. Balmer Laurie & Co., Ltd., 103, Clive street.
Cables—BALMER, Calcutta.
- Bombay : 21, Ravelin street. N. Lishman, *Man.*
Cables—INSURANCE, Bombay.
- Japan : 14, Marunouchi 2-Chome Kojimachi-Ku, Tokyo. W. R. Bull, *Man.*
Cables—SUNFIRE, Tokyo.
- South Africa : King William's Town : Sun buildings, corner of Alexandra road and Cathcart street. S. A. Southwell, *Man.*
Cables—SUN, Kingwilliamstowncape.
- Cape Town : Sun building, St. Georges street. J. Bell, *Sec.*
- Durban : National Mutual buildings, corner of Smith and Gardiner streets.
 E. R. Cossar, *Man.*
- Johannesburg : Netherlands Bank buildings, corner of Fox and Simmonds streets.
 G. C. Garlick, *Man.*
- United States : New York : 55, Fifth avenue. O. Tregaskis, *United States Man.*
Cables—SUNFIRE, New York.
- Chicago : 309, West Jackson boulevard. C. W. Ohlsen, *Man.*
- San Francisco : 100, Sausome street. Messrs. Swett & Crawford, Inc.

SUN LIFE Assurance Society.

(See Advt. page lv)

Established 1810 under Special Act of Parliament. In 1889 a new Act of Parliament was obtained which repealed existing Acts. In 1917 the Society was incorporated and registered as an unlimited company under the Companies Acts. and new laws and regulations adopted. The following Companies have been amalgamated with the Sun Life :—Briton Medical & General, 1892; Patriotic (life business), 1906; Sovereign Life, 1890; Sun Life of India, 1897. CAPITAL—Authorised, £1,000,000, in 1,000,000 shares of £1 each. Issued, £480,000 in 480,000 shares of £1 fully paid. Dividend for 1937, 4s. per share, tax free. 1936, 3s. 2-5d. on each £1 share, tax free. (1935, same.) Year ends 31st Dec.

DIRECTORS—Hon. Sir William Henry Goschen, K.B.E., *Chairman*; Frank Chaplin, *Deputy-Chairman*; W. M. Pryor, D.S.O., *Vice-Chairman*; Marquess of Abergavenny; William Melville Codrington, M.C.; Lord Essendon; General the Hon. Sir H. A. Lawrence, G.C.B.; Ronald Charles Scott Murray; Hon. Charles Rhys, M.C., D.L.; Brig-Gen. the Hon. A. V. F. V. Russell, C.M.G., M.V.O.; Lord St. Just; Charles V. Sale; Lord Herbert Scott, C.M.G., D.S.O., D.L.; Charles William Tomkinson; W. K. Whigham.

Objects—Life, Annuities, Sinking Funds, House Purchase. J. Rietchel, F.I.A., *Gen. Man., Sec. and Act.*; H. H. Edwards, F.I.A., *Act.*; Messrs. Gane, Jackson, Jeffreys & Freeman, *Auditors*; R. H. Armstrong, M.D., F.R.C.P., *Medical Officer*.

HEAD OFFICE—63, Threadneedle street, London, E.C.2.

Telegrams—SUN LIFE, Stock. **Phone**—London Wall 3401.

BRANCH OFFICES—London : 103, Cannon street, E.C.4. W. Ridgway, *Man.*

W. C. Annett, *Asst. Man.* **Phone**—Mansion House 8641.

Friday house, Friday street, Cheapside, E.C.4. C. J. Embley and C. S. Frost, *Joint Mans.* **Phone**—City 1676.

14, Fenchurch street, E.C.3. F. J. C. Shepherd, *Man.*

Phone—Mansion House 2004.

23, Leadenhall street, E.C.3. L. J. C. Vidler, *Man.* **Phone**—Mansion House 4236.

Continued.

SUN LIFE Assurance Society—continued

- Gloucester house, 19, Charing Cross road, W.C.2. M. D. Bent, *Man.*
Phone—Whitehall 3966.
- East India chambers, 23, Leadenhall street, E.C.3. J. Young, *Man.*; F. W. Bull, *Joint Man.* *Phone*—Mansion House 0115.
- 62, Finsbury pavement, E.C.2. W. E. Jones, *Man.* *Phone*—Metropolitan 2058.
- 87-89, Mortimer street, Oxford circus, W.1. R. Collymore, *Man.*
Phone—Museum 7871.
- 125-130, Strand, W.C.2. P. G. Albert, *Man.*; B. F. Dobb, *Asst. Man.*
Phone—Temple Bar 7944.
- Princes house, Palace street, Westminster, S.W.1. J. F. Garland, *Man.*
Phone—Victoria 3474.
- 27-28, Whitechapel High street, E.1. W. J. Nott, *Man.* *Phone*—Royal 5241.
- East London : 415, High street, Stratford, E.15. H. G. Gough, *Man.*
Phone—Maryland 4305.
- North London : 403, Holloway road, N.7. H. M. Stidston, *Man.*
Phone—North 3256.
- North-West London : 301, High road, Kilburn, N.W.6. E. Bradley, *Man.*
Phone—Maida Vale 5022.
- South London : 59, Palace street, Victoria street, S.W.1. G. H. Hunt, *Man.*
Phone—Victoria 7127.
- South-West London : 248, Lavender hill, Clapham Junction, S.W.1.
H. B. Gough, *Man.* *Phone*—Battersea 2106.
- West London : 12-14, King street, Hammersmith, W.6. C. L. Smith, *Man.*
Phone—Riverside 2217.
- Aberdeen : 438, Union street. W. A. Ross, *Man.* *Phone*—1931.
- Bedford : 19, High street. E. G. Penstone, *Man.*; R. H. F. Cook, *Asst. Man.*
Phone—2534.
- Birmingham : Sun building, Bennett's hill. C. L. Stuckey and A. E. W. Warren,
Joint Mans. *Phone*—Midland 2558.
- Bradford : Permanent chambers, Piece Hall yard. C. L. Bruce, *Man.*
Phone—7819.
- Brighton : 37, West street. F. P. Wilson, *Man.* *Phone*—5666.
- Bristol : Sun buildings, Clare street. A. E. Dallas, *Man.*; H. J. Larkman, *Asst. Man.* *Phone*—20757.
- Canterbury : 59, St. George's street. H. G. N. Peckham, *Man.* *Phone*—3115.
- Cardiff : 12, Windsor place. T. Gordon Jones, *Man.* *Phone*—1277.
- Chatham : 95-97, High street. F. T. Lees, *Man.* *Phone*—2503.
- Croydon : 49, High street. Albert G. Norris, *Man.* *Phone*—Croydon 6112.
- Edinburgh : 31, St. Andrew square. N. T. Scott, *Man.* *Phone*—23949.
- Glasgow : Sun buildings, 121, West George street, C.2. J. H. Glover, *Man.*; R. Armour, *Asst. Man.* *Phone*—Central 961.
- Hanley : Gordon chambers, Cheapside. P. S. Jones, *Man.*
Phone—Stoke-on-Trent 2212.
- Hull : Sun chambers, Lowgate. B. A. Harvey, *Man.* *Phone*—Central 35486.
- Ipswich : Sun buildings, Princes street. N. H. Lowe, *Man.* *Phone*—2108.
- Leeds : Sun buildings, 15, Park row. J. L. Yetton, *Man.* *Phone*—23229.
- Leicester : Assurance house, Rutland street. R. C. D. Nisbet, *Man.* *Phone*—60652.
- Liverpool : Sun Insurance building, 6, Chapel street. S. L. C. Ryder, *Man.*
Phone—Central 1193.
- Manchester : 86, King street. H. P. Haughton, *Man.* *Phone*—Deansgate 2723.
- Manchester West : Sun Insurance buildings (second floor), King street. F. K. McKeeman, *Man.* *Phone*—Deansgate 3697.
- Newcastle-on-Tyne : Sun Insurance buildings, Collingwood street. S. I. Wilson,
Man. *Phone*—27409.
- Nottingham : 17, Low Pavement. H. Perry, *Man.* *Phone*—2150.
- Plymouth : Sun buildings, 59, Bedford street. P. E. H. Woodcock, *Man.*
Phone—4816.
- Preston : Bank chambers, Market street. H. Richmond, *Man.* *Phone*—5370.
- Reading : 145, Friar street. C. J. Chapman, *Man.* *Phone*—2322.
- Sheffield : Sheffield Telegraph buildings, 13, High street. F. A. Pattinson, *Man.*
Phone—26044.
- Southampton : Sun buildings, Ogle road. W. J. Goddard, *Man.* *Phone*—3356.
- Southend : 132, High street. E. J. S. Abbott, *Man.* *Phone*—Marine 6174.

SUN LIFE Assurance Company OF CANADA.

(See Advt. inside Back Cover)

Established 1865, but did not commence business until 1871. The Company has reassured the British business of the *Mutual Life Insurance Co. of New York* and of the *New York Life Insurance Co.* CAPITAL—Authorised, \$4,000,000, in \$100 shares. \$2,000,000 subscribed and paid up. Year ends 31st Dec.

Trustees for the Company's voluntary deposit in the United Kingdom:—The Rt. Hon. Earl of Albemarle, Lloyds Bank Ltd.

Objects—Life and Annuity.

DIRECTORS—A. B. Wood, F.I.A., F.A.S., *President and Man. Dir.*; W. M. Birks; Carl Riordon; the Hon. L. A. Taschereau, K.C.; the Hon. Lorne C. Webster; Morris W. Wilson; T. B. Macaulay, F.I.A., F.A.S.; Sir Edward W. Beatty, G.B.E.; The Hon. Raoul Dandurand, P.C., K.C.; Sir Herbert S. Holt; Ross H. McMaster; Arthur B. Purvis; J. W. Ross, F.C.A.; E. A. Macnutt.

HEAD OFFICE—Montreal. Arthur B. Wood, F.I.A., F.A.S., *President and Man. Dir.*; E. A. Macnutt, *Vice-President and Treasurer*; C. S. V. Branch, *2nd Vice-President*; G. W. Bourke, F.I.A., F.A.S., *Act. F. J. Cunningham, F.A.S., Sec.*; E. E. Duckworth, *Comptroller*.

ADMINISTRATIVE OFFICES FOR THE BRITISH ISLES—2, 3 and 4, Cockspur street, S.W.1. *Telegrams*—SUNGLOW, Lesquare. *Phone*—Whitehall 5400. *Cables*—SUNBEAM, London. H. O. Leach, *Gen. Man.*; E. W. Lewis, *Sec.*; I. A. Miller, A.I.A., F.A.S., *Act.*; M. Macaulay, *Supervisor of Agencies*; A. H. Morphy, *Associate Supervisor of Agencies*.

BRANCH OFFICES—Aberdeen: 252, Union street. W. E. Leatham, *Man.*
Belfast: 3, Bedford street. J. C. Cleland, *Man.*

Birmingham: Lancaster house, 67, Newhall street. A. H. Clay, *Man.*

Brighton: 171-173, North street. D. J. Black, *Man.*

Bristol: 31-33, Corn street. C. F. Tett, *Man.*

Dublin: 24, Suffolk street, C.3. W. Rose, *Man.*

Edinburgh: 3, St. Andrew square. J. M. Ferguson, *Man.*

Exeter: 229, High street. F. F. Parsons, *Man.*

Glasgow: 95, Bothwell street, C.2. N. Mitchell, *Man.*

Hull: Ferensway chambers, Ferensway. R. H. Brown, *Man.*

Ipswich: Lloyds chambers, Cornhill. W. J. Ware, *Man.*

Leeds: Permanent house, The Headrow. J. E. Porter, *Man.*

Liverpool: Martins Bank building, Water street. F. D. B. Hill, *Man.*

London—Central: 13-17, Pall Mall East, S.W.1. H. Bazell, A.I.A., *Man.*

City: 1, Queen Victoria street, E.C.4. F. Henry May, *Man.*

North: 13-17, Pall Mall East, S.W.1. B. C. Thompson, *Man.*

South: 30-34, New Bridge street, E.C.4. E. Wadsworth, *Man.*

West End: 2, 3 and 4, Cockspur street, S.W.1 (6th floor). B. B. Shepherd, *Man.*

Malta: 42, Strada Mezzodi, Valletta. A. Attard, *Sec.*

Manchester: Royal Mail house, Cross street. F. D. Gray, *Man.*

Newcastle: 20, Collingwood street. A. F. Southey, *Man.*

Nottingham: Exchange buildings north. A. J. Cruickshank, *Man.*

Reading: Somerset house, Blagrove street. F. D. Corbin, *Man.*

Sheffield: Market place buildings, High street. H. B. Schofield, *Man.*

Southampton: 194, Above Bar. R. N. Adams, *Man.*

Sussex Employers' Liability Assurance Company, Limited.

Established 1898. *Object*—Employers' Liability.

ADDRESS—35, East street, Brighton. A. Emery, *Sec.*

Phone—Brighton 4469.

TARIFF REINSURANCES, Limited.

(See Advt. page lxxxiv)

Registered 25th July, 1919. In 1924 the Olympic Fire & General Reinsurance Co. became amalgamated with Tariff Reinsurances. In 1925 the City Fire Office became allied with Tariff Reinsurances. CAPITAL—Authorised, £500,000, in 383,525 shares of £1 each and 310,000 shares of 7s. 6d. each. Issued, 310,600 (7s. 6d.) shares (2s. 6d. paid) and 100,945 shares of £1 each (fully paid). Paid up, £123,770 Year ends 31st Dec.

DIRECTORS—E. B. Fergusson, *Chairman*; G. L. Wagstaff; B. H. Davis, E. G. Gough; E. V. Rutter; A. S. Holness.

Objects—Fire and Accident Reinsurances.

ADDRESS—St. Swithin's house, St. Swithin's lane, London, E.C.4.

Telegrams—FACULTATIF. *Phone*—Mansion House 4631 (2 lines). *Board day*—Last Tuesday. G. Barron, *Man. and Sec.*; F. P. Holt, *Asst. Sec.*; H. G. Burridge, *Foreign Superintendent*; Geo. Dean, *Accdt. Man.*; Kemp, Chatteris, Nichols, Sendell & Co., *Auditors*; Butt & Bowyer, *Solicitors*.

Tanker Insurance Company, Limited.

Established 1920. *Objects*—All classes except Life and Bond Investment.
Telegrams—BRITTANKOL, Telex, London. *Phone*—National 1212. John Clark, *Sec.*
HEAD OFFICE—Britannic house, Finsbury Circus, London, E.C.2.

Teachers' Assurance Company, Ltd.

Registered 3rd June, 1936. *Objects*—Life, fire and comprehensive. *CAPITAL*—£30,000 in shares of £1 each. Subscribed and paid up, £20,000, each share fully paid.

DIRECTORS—Thomas Henry Jones, L.C.C., *Chairman*; Alfred Edward Baxter, O.B.E., J.P., *Vice-Chairman*; Arthur R. Baxter; Arthur C. Chubb; Percival W. Clark; Archibald B. Coleman; Thomas Elliott; Major Arthur J. Mander, J.P.; Thomas Tiley.

ADDRESS—Hamilton House, Mabledon place, London, W.C.1. John Gibson, *Sec.*; Charles Bartie, *Man.* *Telegrams*—CURRICULUM, Kingcross, London. *Phone*—Euston 2442. W. J. Heavey, *Solicitor*.

Thames and Mersey Marine Insurance Company, Limited.

Registered 10th May, 1860. In 1911 became allied with The Liverpool & London & Globe. *Capital*—Authorised, £500,000, in 100,000 shares of £5 each. Issued, 100,000 shares. Paid up, £360,000 (fully paid). Dividend for 1937, 13s. a share, less tax. (1936, same). Year ends 31st Dec.

DIRECTORS—J. R. Hobhouse, M.C., *Chairman*; Sir T. A. L. Brocklebank, Bt., *Deputy-Chairman*; A. K. Barnes; C. F. J. Beausire; A. R. Hughes; T. H. Naylor; A. J. Woodend; H. D. Woodend.

Object—Marine. *Board day*—Monday. G. C. Krell, *Underwriter*; H. Beggs, *Sub-Underwriter*; C. H. Johnson, *Secretary*.

HEAD OFFICE (Registered Office)—Liverpool & London chambers, High street, Exchange, Liverpool 2. *Telegrams*—RIVERS. *Phone*—Central 4140.

LONDON AGENTS—Lloyd's building, Leadenhall street, E.C.3, and 7, Gracechurch street, E.C.3. Sedgwick, Collins & Co., Ltd., *Agents*; D. A. Griggs, *Underwriter*. *Phone*—Mansion House 3574.

BRANCH OFFICES—Manchester, 1, Albert square. L. Gurney, *Local Man.*

Phone—Blackfriars 2193 (4 lines).

New York, 150, William street. A. B. Grant, *Man.* C. H. Pedersen, *Asst. Man.*

Theatres Mutual Insurance Company, Limited.

Registered 13th Feb., 1904. *Object*—Fire. In 1920 became allied with the Eagle Star. *CAPITAL*—Authorised, £50,000, in 5,000 shares of £10 each. Issued, 3,229 shares. Paid up, £5,007. Year ends 24th June.

DIRECTORS—S. A. Bennett, F.C.I.I., *Chairman*; Robert Courtneidge; Robert Macdonald; Percival M. ...

ADDRESS—79, Pall Mall, London, S.W.1. *Telegrams*—THEATRE INSURANCE, Piccadilly, London. *Phone*—Whitehall 3911 (5 lines). W. M. Wilson, *Sec.* A. H. Tannahill, *C.A.*, *Sec.*

Threadneedle Insurance Company (1923), Limited.

Registered 6th Jan., 1923, as a private company. *CAPITAL*—Authorised, £200,000, in 40,000 shares of £5 each. Issued, 20,000 shares. Paid up, £25,000 (25s. a share). Dividend declared for 1937, 25 per cent., less tax. Year ends 31st Dec.

DIRECTORS—Sir Edward M. Mountain, Bt., *Chairman*; Brian E. S. Mountain; Frank Deane.

Objects—All classes except Life and Bond Investment.

HEAD OFFICE—1, Royal Exchange avenue, London, E.C.3.

Telegrams—EDNEEDINSUR, Stock, London. *Phone*—London Wall 1212. Sir Edward M. Mountain, Bt., *Man. Dir.*; Charles J. Marriott, *Sec.*

TIMBER & GENERAL MUTUAL ACCIDENT Ins. Assoc., Ltd.

(See Advt. page lvi)

Registered 21st March, 1916. A mutual Association. Year ends 31st Dec.

DIRECTORS—E. C. Horton, O.B.E., *Chairman and Man. Dir.*; E. P. Tetsall, *Vice-Chairman*; J. L. Baynes; G. H. Lindsey-Renton; W. O. Woodward; Herbert E. Newsum, J.P.; Wm. Thompson, J.P.; J. S. Meggitt.

Object—Employers' Liability and Public Liability.

ADDRESS—Regis house, King William street, London, E.C.4.

Phone—Mansion House 6441. *Board day*—3rd Wednesday. G. B. Goodman, *Sec.*; Bourner, Bullock, Andrew & Co., *Auditors*; S. Percival, *Claims Assessor*.

Tobacco Insurance Company, Limited.

Registered 29th May, 1929. CAPITAL—Authorised, £210,000 in shares of £1 each. Issued, 210,000 shares. Paid up, £10,007, being fully paid per share. 199,993 shares 2s. paid.

DIRECTORS—Sir Hugo Cunliffe Owen, Bart.; Albert Edward Aldridge; The Hon. Frederic Fergus Macnaghten; Walter Perchard Stericker; Edward Merrick Tylor; Thomas Field Winmill.

Objects—All classes except Life, Bond Investment, Motor in U.K., and Workmen's Compensation in U.K.

HEAD OFFICE—Westminster house, 7, Millbank, London, S.W.1.

Telegrams—TOBINSURCO, London. Phone—Abbey 1222. W. S. McCarthy, *Man.*; E. A. Blockley, *Sec.*

Torquay Mutual Plate Glass Insurance Society, Limited.

Established 1885. Object—Plate Glass.

ADDRESS—16, Victoria parade, Torquay. Fredk. March, *Chairman*; W. F. Manley, *Sec.*

Town and County Plate Glass Insurance Company, Limited.

Established 1879. Object—Plate Glass.

ADDRESS—233, High street, Kirkcaldy. G. S. Anderson, *Man.*

Trade Indemnity Company, Limited.

Registered 5th March, 1918. CAPITAL—Authorised, £250,000, in 25,000 shares of £10 each, all issued and fully paid. Dividend for 1937, 7 per cent.; 1936, 6 per cent.; 1935, 6 per cent.; 1934, 5 per cent.; 1933, 4 per cent.; 1932, nil.; 1930, 6 per cent., less tax. Year ends 31st Dec.

DIRECTORS—Herbert Lewis, *Chairman*; Sir Joseph Burn, K.B.E., F.I.A.; Sir Philip Dawson, M.P.; A. G. M. Dickson; C. H. Falloon; Eric Fraenkel; G. H. Locock, C.M.G.; Alexander MacDonal; R. M. Hamilton; C. E. Heath, O.B.E., A. S. Rogers; E. Merrick Tylor.

Objects—Credit Insurance, Contract and Fidelity Bonds.

REGISTERED AND UNDERWRITING OFFICES—52 54, Gracechurch street, E.C.3. Telegrams—DELCREDERE, Phone, London. Phone—Mansion House 8902 (4 lines). A. N. Patrick, *Man.*; Lord Francis Hill, *Sec.*; Deloitte, Plender, Griffiths & Co., *Auditors*.

Trafalgar Insurance Company, Limited

Established 1907. Objects—Motor, Fire and Personal Accident insurance.

CAPITAL—Authorised, £100,000 in 60,000 ordinary shares and 40,000 6 per cent. Cumulative Participating Preference shares of £1 each. Subscribed and paid-up £43,726 (22,650 ordinary and 21,076 preference).

DIRECTORS—A. Stuart Morris, *Chairman*; T. L. Tyson; M. Hartogs; A. W. Richardson; A. D. Murray.

ADDRESS—Whittington house, 7, Whittington avenue, London, E.C.3.

Phone—Mansion House 2961.

Officials: G. Hibbert, F.C.I.S., *Sec.*; F. J. Winstone, *Claims Man.*

Travellers' Insurance Association, Limited.

Established 1910. Objects—Insurance of travellers' baggage against fire, theft, pilferage, seawater damage, etc., whilst travelling or staying at hotels. Shares vested in, and contracts guaranteed by, the Commercial Union Assurance Co., Ltd.

ADDRESS—1 and 3, Regent street, London, S.W.1. Thos. J. Potter, *Man.*

Phone—Whitehall 8079.

Treaty Reinsurances, Limited.

Registered 17th June, 1919. This Company was acquired by the Victory Insurance Co., Ltd., in 1931. CAPITAL—Authorised, £50,000, in shares of £1 each. Issued, 30,000 shares, each fully paid. Year ends 31st Dec.

DIRECTORS—Stephen J. Gordon, *Chairman*; F. Summers Askew; F. Cecil Barley.

Objects—Reinsurance (not Life or Marine).

ADDRESS—73-76, King William street, London, E.C.4.

Phone—Mansion House 7031. Davie, Parsons & Co., *Auditors*; Simmons & Simmons, *Solicitors*.

Triton Insurance Company, Limited.

(With which is incorporated the Eastern Insurance Co.)

Established 1850. *Objects*—Marine, Fire and Accident. R. W. Weir Paterson, *Chairman*; Jardine, Skinner & Co., *Man. Agents*; E. F. Menzies, *Man. & Underwriter*; Lovelock & Lewes, *Auditors*.

HEAD OFFICE—4, Clive row, Calcutta.

BRANCH OFFICES—Australia: 396 to 402, Flinder's lane, Melbourne. C. E. Sweatman, *Man. for Australia*.

New South Wales: 89, Pitt street, Sydney. P. J. Jones, *Man.*

LONDON AGENTS—Matheson & Co., Ltd., Lloyd's building, 3 and 4, Lime street, E.C.3, and 3, Lombard street, E.C.3. *Phone*—Mansion House 5161 (6 lines). D. G. Collins, *Underwriter, Marine*.

Ulster Marine Insurance Company, Limited.

Established 1867. *Object*—Marine. In 1918 all the shares of the Company were acquired by the Yorkshire Ins. Co., Ltd. *CAPITAL*—Authorised, £100,000 in 50,000 shares of £2 each, all issued. Paid up £15,000 (6s. 0d. a share). Year ends 31st Dec.

DIRECTORS—Rt. Hon. J. Milne Barbour, D.L., M.P., *Chairman*; Thos. Somerset, D.L., M.P.; Captain The Rt. Hon. Herbert Dixon, D.L., M.P.; and R. M. Hamilton.

ADDRESS—1, Linen Hall street, Belfast. *Telegrams*—Boyd. *Phone*—25601. *Board day*—Monday. R. S. Boyd, *Man. and Underwriter*; Harwood Banner & Son, *Auditors*.

Union Accident Insurance Company.

Established 1901. *Objects*—Key Registration combined with Personal Accident, also Special Personal Accident Policies for Pedal Cyclists.

ADDRESS—118-119, Newgate street, London, E.C.1 R. Bierderman, *Sec.*

UNION Assurance Society, Limited.

(See Advt. page lvii)

Established 1714, as the Union or Double Hand-in-Hand Fire Office, the title being shortly after altered to Union Fire Office. In 1813 commenced Life business, the title then being altered to Union Assurance Soc. In 1907 the Union became allied with the Commercial Union. The following Companies have been amalgamated with the Union:—Cotton Waste Dealers' Fire, 1915; Scottish Alliance, 1903. *CAPITAL*—Authorised, £450,000, in 45,000 shares of £10 each, all issued. Paid up, £50,000 (£1 per share and £5,000 paid in advance of calls). Dividend for 1937, totalled £100,000. (1936, £100,000.) Year ends 31st Dec.

DIRECTORS—The Rt. Hon. Lord Stanmore, P.C., K.C.V.O., *Chairman*; Robert Armitage; P. M. Evans, C.B.E.; A. K. Graham, Walter Robertson Hoare; The Rt. Hon. Viscount Knutsford; A. L. P. F. Wallace; Allen Woodroffe.

Objects—Fire, Loss of Profits, Accident and Sickness, Fidelity Guarantee, Burglary, Lift, Workmen's Compensation, Motor, Third Party, Property Owners' Indemnity, Plate Glass, Boiler, Live Stock, Engines and Electrical Plant, All Risks Electro Medical Apparatus, Radium, Transit Risks, Drivers', Householders' Comprehensive. Life and Annuities through the Union Life Branch of the Commercial Union Assurance Company Limited. *Board day*—Wednesday. W. H. Walker, *Man. & Sec.*; C. K. James, *Asst. Man.*; D'Arcy Edmondson, *Man. Acct. Dept.*; Geo. Green, M.A., F.I.A., *Act. Union Life Branch*; Saffery, Sons & Co., C.A., *Auditors*.

HEAD OFFICE—1 and 2, Royal Exchange buildings, London, E.C.3.

Telegrams—UNASSO. Stock. *Phone*—Avenue 1061 (9 lines).

Accident Dept.: 116, Old Broad street, E.C.2. *Telegrams*—Accunasso, Stock. *Phone*—London Wall 1676 (6 lines).

CITY OFFICE—1 and 2, Royal Exchange buildings, E.C.3. C. E. Dunkin, *Man.*

BRANCH OFFICES—London: 35, Baker street, W.1. C. S. Ladell, *Man.*

Highbury corner, N.5. S. H. Styles, *Man.*

Piccadilly house, 33, Regent street, S.W.1. E. L. Showell, *Man.*

84, High street, Bromley. R. C. Botting, *Sec.*

Aberdeen: 9, Golden square. G. A. Angus, *Man.*; W. Stables, *Asst. Man.*

Belfast: 8, Waring street. D. S. Neilson, *Sec.*

Birmingham: 25, Bennett's hill. 2. J. H. Vernon, *Man.*; F. J. Green, *Sec.*

Blackburn: Union chambers, 18, Richmond terrace. A. F. Sudall, *Sec.*

Bolton: 21, Mawdsley street. R. W. Taylor, *Insp.*

Bournemouth: 128-130, Old Christchurch road. C. G. Payne, *Insp.*

Bradford: 61 and 62, Swan arcade. R. G. T. Hodgson, *Local Sec.*

Continued.

UNION Assurance Society, Limited.—continued.

Brighton: 34, Grand parade. A. E. Abell, *Sec.*
 Bristol: 21, Clara street, 1. C. A. Andrews, *Man.*
 Cambridge: Union house, 75-77, Regent street. R. A. Clark, *Man.*
 Canterbury: 12, St. Margaret's street. W. P. Butler, *Insp.*
 Cardiff: 141, Queen street. T. Osmond Jones, *Man.*
 Cheltenham: Clarence buildings, 21, Promenade. F. H. Shotholt, *Insp.*
 Cork: 42a, South Mall. P. J. Daly, *Insp.*
 Coventry: 29, Hertford street. G. Dutton, *Insp.*
 Dublin: 55, Dawson street, C.2. E. Bam, *Man.*
 Dundee: 64-66, Beil street. R. G. Tait, *Sec.*
 Edinburgh: 10, North St. David street, 2. J. A. Milne, *Man.*; B. M. Ross, *Sec.*
 Glasgow: 145, St. Vincent street, C.2. J. R. Mirrlees, *Man.*
 Gloucester: 201, High street. C. V. Davies, *Insp.*
 Hull: 191, High street. S. F. Clayton, *Sec.*
 Ilford: 86, High road. D. S. Gifford, *Man.*
 Inverness: 2, Church street. W. D. Wilson, *Man.*
 Ipswich: Cornwallis chambers, 37, St. Margaret's street. F. Pearse, *Insp.*
 Isle of Wight: 76, Fitzroy street, Sandown. C. F. Masterman, *Sec.*
 Leeds: 14, Park row, 1. H. Dixon, *Man.*; L. M. Gallie, *Sec.*
 Leicester: 2, Newarke street. F. W. Jackson, *Man.*
 Liverpool: G.15. Exchange buildings. A. R. Tracy, *Man.*
 Luton: 25 and 25a, Upper George street. S. W. Watson, *Sec.*
 Maidstone: 35, Earl street. H. J. Dobinson, *Insp.*
 Manchester: Royal Mail house, 76, Cross street, 2. S. Barker, *Man.*
 Newcastle-on-Tyne: Union Assurance buildings, 38, Westgate road, 1. T. Bonner, *Man.*
 Northampton: Cavendish house, 7, Wood street. L. C. Dakin, *Sec.*
 Nottingham: Union chambers, Weekday Cross. H. A. Cursham, *Agent*
 Oldham: 27, Queen street. H. W. Wild, *Sec.*
 Oxford: Tackley house, 13, King Edward street. J. T. Ryding, *Sec.*
 Peterborough: 34, Priestgate. G. C. Boizot, *Insp.*
 Portsmouth: 17, Landport terrace. R. A. Moss, *Insp.*
 Potteries: 29, Glebestreet, Stoke-on-Trent. F. C. Brown, *Insp.*
 Preston: Westminster Bank chambers, Fishergate. R. Rawstone, *Sec.*
 Reading: 16, Friar street. W. Dent, *Sec.*
 Sheffield: 31, and 32, Fosters buildings, 22, High street. G. Houghton, *Sec.*
 Southampton: 21, Havelock road. E. N. Emmerson, *Man.*
 Swansea: Commercial Union chambers, Northampton place. G. Richards, *Insp.*
 Truro: London house, Boscawen street. A. S. Mogg, *Insp.*
 Tunbridge Wells: 91/93, Mount Pleasant road. W. J. Babister, *Man.*
 Westcliff-on-Sea: 5, Brightwell avenue. G. Boreham, *Sec.*
 Worthing: Sterling chambers, 50-54, Chapel road. H. L. Alexander, *Sec.*
 Adelaide: Dalgety & Co., Ltd., *Agents.*
 Atlanta: 10, Pryor street building. Dowdell Brown, *Man.* E. M. Ransom, *Asst. Man.*
 Barcelona: Rambla de San José 37 pral. R. W. Gardiner, *Man.*
 Brisbane: Dalgety & Co., Ltd., *Agents.*
 Buenos Ayres: Reconquista 314. Leng Roberts & Cia. (Seguros), *Local Agents.*
 Cape Town: 88-90, St. George's street. W. V. Evans, *S.A. Man.*
 Fiji—Suva: A. E. Pearce, *Man.*
 Melbourne: 413, Collins street. A. H. Russell, *Man.*; Geo. W. Gidley, *Asst. Man.*; Dalgety & Co., Ltd., *Agents.*
 Montreal: 388, St. James street. A. C. B. Hall, *Man.*; H. F. Roden, *Deputy Man.*; H. J. Kerr and J. H. Taylor, *Asst. Mans.*
 New York: 1, Park Avenue. F. W. Koeckert, *United States Man.*; H. Collins, *Deputy U.S. Man.*
 Paris: 8, Rue Edouard VII. W. Haine, *Man.*; Leon de Laubenque, *Deputy Man.*; A. Armand, *Asst. Man.*
 Perth (Australia): Dalgety & Co., Ltd., *Agents.*
 Rabaul: J. D. Haig, *Agent & Attorney.*
 San Francisco: California-Commercial Union building, 315, Montgomery street. J. C. Bunyan, *Man.*; A. N. Lindsay, F. H. Spencer, *Asst. Mans.*
 Singapore: Commercial Union buildings. A. C. Potts, *Man.*
 Sydney: 17, O'Connell street. S. Morrison, *Man.*; M. G. Brailey, *Asst. Man.*
 Tasmania: Launceston: Agents, J. W. Roxburgh & Sons.
 Hobart: Adams and Bennetto, *Agents.*
 Santiago: Calle Agustinas, 1137. L. Kappes G, *Manager.*
 Vancouver: Pender street West. John Anderson, *Man.*
 Wellington: New Zealand Loan & Mercantile Agency Co., Ltd., *Agents.*
 Winnipeg: 707, Paris building, Portage avenue. Norman J. Black, *Man.*

Union Insurance Society of Canton, Limited.*(Incorporated in Hong Kong.)*

Established 1835. *Objects*—Marine, Fire, Motor Car, Accident, Employers' Liability, Burglary, Fidelity, etc. Authorised Capital—£2,000,000 in £10 shares. Subscribed, £1,350,000; paid up, £810,000 (£6 per share).

HEAD OFFICE—Hong Kong. A. W. Hughes, *Gen. Man.*

Telegrams—UNION, Hong Kong

LONDON OFFICE—Union building, 78, 79, 80, Cornhill, E.C.3. H. C. Gray, *Man.*

Telegrams—UNIONIST, Stock, London. Phone—Avenue 2674 (4 lines).

MARINE UNDERWRITING OFFICE—3-4 Lime street, E.C.3. E. P. Webb, *Underwriter.*

Telegrams—UNICANTON, Stock, London. Phone—Avenue 2674 (4 lines).

Union Marine and General Insurance Company, Limited.

Registered 25th January, 1863. In 1911 the shares were purchased by the Phoenix Assurance Co., Ltd. CAPITAL—Authorised, £1,500,000, in 75,000 shares of £20 each. Issued, 65,460 shares (50s a share paid). Paid up, £163,500. Dividend for 1937, 15s. a share, subject to tax. Year ends 31st Dec.

Directors—Sir Thomas Royden, Bt., C.B., *Chairman*; G. Brocklehurst, *Deputy-Chairman*; Frank Buckley; Sir J. Crosland Graham; R. Y. Sketch; F. A. P. Zacharias; J. W. Booth.

Objects—Marine and General Insurance. C. F. J. Mountain, *Sec.*; A. Bath, *Underwriter*; C. F. Duncan, *Asst. Underwriter*; Kemp, Chatteris, Nichols, Sendell & Co., *Auditors*; Batesons & Co., *Solicitors*.

HEAD OFFICE—11, Dale street, Liverpool. Telegrams—UNION, Liverpool.

Telephone—Central 3534 (4 lines).

BRANCH OFFICES—London: 1, Fenchurch avenue, E.C.3. Telegrams—SHIPBOARD.

Fen. Phone—Mansion House 4121. A. M. Richardson, *Underwriter*. L. K.

Sweet, *Deputy Underwriter*. R. A. Hughes, *London Marine Sec.*

Manchester: 49, Spring gardens. E. E. Griffith, *Man.* Telegrams—UNDERWRITE.

Phone—Deansgate 3086.

Glasgow: 78, St. Vincent street, Glasgow, C.2. J. A. Payne, *Man.*

Telegrams—INTERNATIONAL. Phone—Central 1483-4.

Australia: 63, Pitt street, Sydney. R. L. Swan, *Man.*; A. W. H. Padfield,

Marine Underwriter.

Barcelona: Fontanella, 9. F. Ferrer Romaguera, *Fire and Marine Man. for Spain.*

Canada: 480, St. Francois Xavier street, Montreal. C. W. C. Tyre, *Man.*

465, Bay street, Toronto. D. Taylor, *Casualty Man.*; R. J. Bastedo, *Casualty Sec.*

Far East: 27, Peking road, Shanghai. H. M. Hind, *Man.*

United States: 55, Fifth avenue, New York. J. M. Haines, *General Attorney*; T. J.

Irvine, *Man. for U.S.A.*, 116, John street, New York. W. C. Spelman, *Marine*

Man. for U.S. and Canada.

UNITED BRITISH Insurance Company, Limited. (See Advt. page lxxxiv)

Registered 15th October, 1915. The Life business of United British was transferred to the Royal Exchange Assurance in 1929. CAPITAL—Authorised, £600,000 in 400,000 7 per cent. Cumulative Preference shares of £1 each and 200,000 Ordinary shares of £1 each, all issued and fully paid. Dividend declared for 1937—preference only. Year ends 31st Dec.

Objects—Fire, Accident, Workmen's Compensation and Motor. *Board day*—Third Tuesday in month. *Directors*—A. W. Wamsley, F.C.I.I., *Chairman*; D. H. M. Boyle; E. Cassleton Elliott, F.S.A.A.; W. A. Hurst, O.B.E., F.C.I.I.; Alexander MacDonald; Col. The Hon. Angus McDonnell, C.B., C.M.G.; Wm. A. Hurst, O.B.E., F.C.I.I., *Gen. Man.*; C. Rutter, F.S.A.A., *Sec.*; S. A. Loughe, *Asst. Sec.*; A. R. Parmenter, *Fire Man.*; E. A. R. Marston, *Accdt. Man.*; Helmore, Helmore & Co., *Auditors*.

HEAD OFFICE—1, 2 and 3, Queen street place, London, E.C.4.

Telegrams—UBRITINSU, Cannon. Phone—Central 0251-2-3-4.

BRANCH OFFICES—Belfast: 10, Donegall square, South. R. Martin, Son & Co. *Local Mgrs.*

Birmingham: 41, Paradise street. L. Purden Grove, *Man.*

Bristol: 39, Clare street. W. G. Hare, *Man.*

Cambridge: 36, Regent street. L. J. Ames, *Man.*

Cardiff: 95, St. Andrew street. W. E. Jones, *Man.*

City: 1, 2 and 3, Queen street place, London, E.C.4. K. Morrison, *Man.*

Glasgow: 105, West George street. J. Mackay, *Man.*

Leeds: 12, South parade. M. H. Salt, *Man.*

Leicester: 61, London road. A. Reynolds, *Asst. Insp.*

Liverpool: 26, Exchange street East. J. W. Makin, *Man.*

Manchester: 21, Spring gardens. A. W. Robinson, *Man.*

Newcastle: 42, Moseley street. T. L. Stoddart, *Man.*

Continued

UNITED BRITISH Insurance Company, Limited.—continued.

Norwich: Burlington buildings, Orford place. E. Garfield Williams, *Man.*

Nottingham: New square, Low Pavement. A. Willoughby, *Man.*

CANADA—Chief Office: Royal Exchange building, St. Francois Xavier street, Montreal, Quebec.

Manager—C. S. Malcolm.

CHIEF AGENCIES ABROAD—

Barbados: D. L. Johnson, Bridgetown.

Belgium: Agence Maritime International, Antwerp.

China: Calder, Marshall & Co., Ltd., Shanghai.

Perrin, Cooper & Co., Tientsin.

East Africa: Richardson & Martin, Ltd., Nairobi.

Egypt: M. J. Gold, Cairo.

L. Polnauer & Co., Port Sudan and Khartoum. G. Gordon & Co., Alexandria,

Man. for Egypt and Sudan, M. M. J. de Termes, Cairo.

France: Bach & Welman, Paris.

Holland: Tollenaar & Wegener, Amsterdam.

Jamaica: Samuel & Samuel, Kingston.

Malta: G. E. Muscat, Valetta.

Mauritius: L. B. Pougnet, Port Louis.

Newfoundland: H. A. Dawe, St. John's.

Straits Settlements & Federated Malay States: Sime, Darby & Co., Ltd., Singapore.

Trinidad: Lee, Lum & Co., Port-of-Spain.

Tunis: M. Attal, Tunis.

United Empire Insurance Policies, Limited.

(Policies issued and guaranteed by the London & Edinburgh Ins. Co., Ltd.)

Established 1930. *Objects*—Motor Insurance (all classes).

HEAD OFFICE—16, St. Helen's place, E.C.3. S. J. Greenwood, *r.c.i.s.*, *Director and Secretary*. Phone—National 2248.

UNITED FRIENDLY Insurance Company, Ltd. (See Advt. page lxxxv)

Registered 15th Jan., 1908. CAPITAL—Authorised, £55,000 in shares of £1 each. Issued, 44,231 shares. Paid up £44,231. Dividend for 1936, 20 per cent., free of tax. Year ends 31st Dec.

DIRECTORS—E. R. Balding; H. W. L. Brown; R. C. Balding.

Objects—Life, Sickness, Accident, Fire, Third Party, Plate Glass, House Purchase, etc.

HEAD OFFICE—42, Southwark Bridge road, London, S.E. Phone—Hop 1405. Edwin R. Balding, *Man. Dir.*; H. W. L. Brown, *Sec.*

United Insurance Company, Limited, The.

Established 1862. *Objects*—Fire, Marine and Accident.

HEAD OFFICE—George and Hunter streets, Sydney, N.S.W. Sir Thomas Buckland, *k.b.*, *Chairman*; A. C. Dawson, *Gen. Man.*; T. C. Reynolds, *Asst. Gen. Man. and Sec.*; David Stuart, *Accountant*; F. N. Yarwood, *c.a. (Aust.)*, and Sir George Mason Allard, *c.a. (Aust.)*, *Auditors*.

BRANCH OFFICES—LONDON: Lloyd's building, Leadenhall street, E.C.3. William White, *Man.* Phone—Mansion House 1136.

Victoria: 52, Queen street, Melbourne. L. M. Reynolds, *Man.*

South Australia: 18, Waymouth street, Adelaide. C. W. Gilbert, *Man.*

Queensland: Creek and Elizabeth streets, Brisbane. Ernest Wickham, *Man.*

Rockhampton: 175, East street. W. M. Standish, *Man.*

Townsville: 4, Denham street. W. G. Price, *Man.*

Newcastle: 8, Bolton street. Alex Duncan, *Man.*

Lismore: Molesworth street. J. R. Baker, *Man.*

Canberra, F.C.T.: Kingston. J. K. Williams, *Man.*

Western Australia: 11, Howard street, Perth. A. N. Langsford, *Man.*

Tasmania: 82, Collins street, Hobart. T. A. Goward, *Man.*

Launceston: 17, Patterson street. D. C. Smith, *Man.*

New Zealand: 324, Lambton Quay, Wellington. W. B. McKenzie, *Man.*

Auckland: 16, Fort street. S. B. Macdonald, *Man.*

Christchurch: 143, Hereford street. J. R. Cameron, *Man.*

Dunedin: 7, Liverpool street. H. S. Leith, *Man.*

UNITED KINGDOM PROVIDENT Institution. (See Advt. page lviii)

Established 1840 as the United Kingdom Total Abstinence Life Association. In 1849 the title altered to United Kingdom Temperance & General Provident Inst. In 1913 title altered to above. This is a mutual Institution. Year ends 31st Dec.

DIRECTORS—Sir Ernest J. P. Benn, Bt., *Chairman & Man. Dir.*; Sir Thomas Barlow, Bt., K.C.V.O., M.D., F.R.S.; Rt. Hon. Lord Clwyd; Rt. Hon. Isaac Foot, P.C.; F. H. Elliot, J.P.; Most Hon. the Marquess of Lothian, C.H.; E. H. Illingworth; R. E. Holloway; Commander Stephen King-Hall.

Object—Life. *Board day*—Wednesday. P. G. Leveritt, *Sec. and Accountant*; C. E. Kingham, F.I.A., *Act.*; F. H. Blake, *Agency Sec.*; A. J. Thorp, *Asst. Agency Sec.*; H. C. Seymour, M.A., and A. Essex-Crosby, M.COM., A.C.I.S., *Asst. Secs.*; H. H. P. Burgess, F.S.I., *Surveyor*; J. F. L. Bray, M.A., PH.D.(ECON.) *Economic Adviser*; K. H. Ritchie, *Legal Dept.*; Rt. Hon. Lord Plender, F. W. Le B. Lean, *Auditors*; H. G. Turney, O.B.E., M.A., M.D., F.R.C.P., W. M. Fairlie, M.D., D.P.H., and H. F. Turney, M.A., D.M., M.R.C.P., *Medical Officers*; H. F. Eve, *Solicitor*.

HEAD OFFICE—196, Strand, W.C.2 *Telegrams*—PRECAUTION, Estrand, London. *Phone*—Temple Bar 4062 R. Azor-Smith, *Metropolitan Rep.*

BRANCH OFFICES—London: City: 37, Queen Victoria street, E.C.4. P. N. Duff, *Sec.*; C. G. Bloomfield, *Asst. Sec.*

West End: 68, Victoria street, S.W.1. G. V. Archer, *Sec.*; E. R. Oatway, *Asst. Sec.*

Whitehall: 9, Whitehall, S.W.1. E. A. Barrett, *Sec.*

Notting Hill: 92, Notting Hill gate, W.11. E. V. Argles, *Sec.*

Croydon: 73, George street. J. B. Fleming, *Sec.*

Bloomsbury: 29, Gordon square, W.C.1. P. N. Duff, *Sec.*; K. E. Willis, *Asst. Sec.*

Bedford: 30, St. Leonards avenue. N. Allen, *Sec.*

Belfast: 4, Donegall square South. H. P. Haslett, *Sec.*

Birmingham: 10, Victoria square. A. Mitchell, *Sec.*

Bristol: United Kingdom Provident building, 14-16, Baldwin street. Frank Cherry, *Sec.*

Cardiff: 127, Queen street. G. Smale, *Sec.*

Edinburgh: 8, N. St. David's street. D. A. Waite, *Rep.*

Glasgow: U.K.P. building, 124, St. Vincent street. W. W. Home, *Sec.*

Ipswich: 6, Cornhill. N. S. G. Allen, *Insp.*

Leeds: City chambers, East parade. A. A. J. Duff, *Sec.*

Liverpool: U.K.P. building, 6, Castle street. A. R. Cotter, *Sec.*

Maidstone: 18, High street. H. S. Johnson, *Insp.*

Manchester: U.K.P. building, 31, Princess street. Wm. Walker, *Sec.*

Newcastle-on-Tyne: U.K.P. buildings, 21, Mosley street. F. Buchanan, *Sec.*

North of Scotland: J. G. Young, *Rep.*, Strathpeffer.

Nottingham: 44, Parliament street. N. Allen, *Sec.*

Sheffield: 74, High street. E. Hardy, *Sec.*

Southampton: 52, Brookvale road. A. D. Kelynack, *Rep.*

UNITED LEGAL INDEMNITY Ins. Soc., Ltd. (See Advt. page lxxxviii)

Registered 7th Aug., 1902. Became allied with the Yorkshire Ins. Co. in 1909. **CAPITAL**—Authorised, £100,000 in 20,000 shares of £5 each. Issued, 7,080. Paid-up £8,953. Year ends 31st Dec. Dividend for 1934, 5 per cent., less tax. Dividend for 1935, 5 per cent., less tax. Dividend for 1936, 5 per cent., less tax. Dividend for 1937, 5 per cent., less tax.

DIRECTORS—The Rt. Hon. Lord Middleton, M.C., *Chairman*; C. Gerald Eve; W. T. Maudsley.

Objects—Fire, Personal Accident, Sickness and Disease, Burglary, Plate Glass, Employers' Liability, Public Liability, Horse Drivers' Accidents, Motor Car, Lorries and Cycles, Horse, Comprehensive Household, Retail Shop Comprehensive, Engineering, Fidelity Guarantee, etc. J. Macleod, F.C.I.L., *Sec.* A. T. Sankey, *Asst. Sec.*

HEAD OFFICE—6, Norfolk street, Strand, London, W.C.2.

Telegrams—INDEMNATUS, Estrand, W.C.2. *Phone*—Temple Bar 1738. *Private Branch Exchange.*

BRANCH OFFICES—Stratford: 43, Broadway, E.15. H. Potton, *Sec.*

Phone—Maryland 4333-4.

Southampton: 8, High street. C. H. Haws, *Sec.* *Phone*—3793.

United Scottish Insurance Company, Limited.

Registered 31st Jan., 1912, as United Scottish Herring Drifter Ins. Co., Ltd., in reconstruction of Herring Drifter Ins. Co., Ltd. (registered in Jan., 1903). In 1928 title altered to United Scottish Marine Insurance Company, Limited, and in 1931 as above. CAPITAL—Authorised, £250,000 in shares of £1 each. Issued, 200,000 shares. Paid up, £100,000 (10s. a share). Year ends 31st Dec.

DIRECTORS—G. Martin Gray, *Chairman and Man. Dir.*; J. D. Bisset; J. B. Dickie; A. M. Meikle; G. Walker; S. Paterson; W. Smith; E. Blackmore.

Objects—Marine and Non-Marine Insurance except Life

ADDRESS—208, Market street, Aberdeen. Telegrams—MARINE, Aberdeen. Phone—5010-11. G. Martin Gray, *Chairman and Man. Dir.*; Ian McBain, Aberdeen.

United Standard Fire and General Insurance Company, Limited.

Registered 16th Nov., 1907. CAPITAL—Authorised, £100,000, in shares of £1 each. Issued, 75,000 shares, fully paid. Year ends 31st Dec.

DIRECTORS—H. C. Malyon, *Chairman*; R. G. Wrightson; A. Gibson; S. F. Pole; E. M. Sellon.

Objects—Marine, Fire and General.

ADDRESS—52-54, Leadenhall street, London, E.C.3. Matthews, Wrightson & Co., Ltd., *Mans.*; G. W. Shepherd, A.L.A.A., *Sec.*

UNIVERSAL Insurance Co., Ltd.

(See Advt. page 4)

Registered 28th Dec., 1908. CAPITAL—Authorised, £25,000, in shares of £1 each, all issued and fully paid. Dividend for 1937, 15 per cent., less tax. (1936, same.) Year ends 31st Dec.

DIRECTORS—P. C. Middleton, *Chairman*; Max Lea; C. Lovitt Danks; W. S. H. Smith; Colonel Conwyn Mansel-Jones, v.c., c.m.g., d.s.o.

Objects—All except Life and Bond Investment. C. Lovitt Danks, *Gen. Man.*; Douglas Johnston, v.c.a., *Sec.*; W. E. Anderson, *Agency Man.*; M. R. Merchant, *Accdt. Man.*; Herbert Cowan, *Fire Man.*; T. H. Potter, *Accdt. Claims Man.*; John Baker, Sons & Bell, *Auditors*; Julius White & Bywaters, *Solicitors*.

HEAD OFFICE—Universal house, 58/62, Buckingham Palace road, London, S.W.1.

Telegrams—ECCLEAVIAN SOWEST, London. Phone—Sloane 8276 (Private Branch Ex.).

CITY OFFICE—3, Newman's court, Cornhill, E.C.3. R. A. V. Thompson, *Man.* Phone—Ave. 2611-2.

BRANCH OFFICES—Birmingham: International Exchange, Edmund street.

R. J. Herthill, *Man. Pho.* - Central 3615 (2 lines).

Brighton: 27, Queen's road. T. H. Stott, *Man. Phone*—Brighton 2861.

Bristol: 2, Clare street. K. E. Parker, *Man. Phone*—20500.

Canterbury: 31, St. George's place, Canterbury. J. B. Hill, *Man. Phone*—874.

Exeter: 15, Bedford circus. R. T. Edwards, *Man. Phone*—Exeter 2480.

Guildford: Bedford house, Bedford road, Onslow street. F. B. Blakeley, *Man. Phone*—Guildford 2198.

Ipswich: Lloyds chambers, Cornhill. F. H. Becket, *Man. Phone*—3222.

Leeds: 33, Park row. C. J. Kenyon, *Man. Phone*—Leeds 28727.

Leicester: 1, Eastgates, Clock Tower. F. Cracknell, *Man.*

Phone—Leicester 58444.

Liverpool: 9, James street. W. Smith, *Man. Phone*—Central 431.

Manchester: 1, Cooper street. W. Smith, *Man. Phone*—Central 3450.

North Wales—Gwyrfa: Glan Conway, Denbighshire. W. H. Evans, *Insp. Phone*—Llandudno Junc. 81231.

Nottingham: Universal buildings, Burton street. J. R. Henderson, *Man. Phone*—40242.

Oxford: 73, George street. R. A. Crisp, *Man. Phone*—Oxford 4296.

Southampton: 20, Portland street. S. D. Howe, *Man. Phone*—2177.

Salisbury: City chambers, 53, Catherine street. W. A. Neale, *Insp. Phone*—Salisbury 339.

Truro: 6, Vivian terrace. S. J. Barnett, *Insp. Phone*—473.

Watford: 83, High street. F. E. Wilson, *Man. Phone*—Watford 5430.

Universal Key Registry and Insurance Association, Limited.

Registered June, 1902. CAPITAL—Authorised, £5,000, in shares of £1 each. Issued, 2,750 shares, all fully paid. Year ends 30th June.

Objects—Debts, Keys and other Property, Fidelity, Investments, etc.

REGISTERED OFFICE—24, Cecil street, Hillhead, Glasgow. C. P. Hood, *Sec.*; R. Lockhart Brydon, *M.B.*; J. Grafton Lawson & Co., *Solicitors*. AGENCIES—Edinburgh, Dundee, Aberdeen, etc.

University Life Assurance Society.

Established 1825. Incorporated by Royal charter in 1826. Associated with the Equitable Life Assur. Soc. since 1919. CAPITAL—Authorised, £598,000 in 5,980 shares of £100 each, all issued. Paid up, £29,900 (£5 per share). Dividend declared for 1936 totalled £1,495. Year ends 31st Dec.

DIRECTORS—Hon. G. J. O. Bridgeman, F.R.C.S.; Sir Wm. Palin Elderton, C.B.E.; F. W. Pember, D.C.L.; C. A. Phillimore.

Object—Life. Board day—2.30 Tuesday. John I. Gopp, F.I.A., *Act. and Sec.*; Kemp, Chatteris Nichols Sendell & Co., *Auditors*; B. R. Warren, *Solicitor*.

HEAD OFFICE—25, Pall Mall, London, S.W.1. Phone—Whitehall 9615.

BRANCH OFFICES—CHESHIRE: 193, St. Vincent street. Phone—Central 5452.

Manchester: 6, Little street. Phone—City 3151.

Birmingham: Essex house, Temple street. Phone—Midland 4177.

Bristol: 54, St. Nicholas street. Phone—2196.

Vectis Plate Glass Insurance Company, Limited.

Established 1889.

ADDRESS—7, Lind street, Ryde. J. B. Coombes, *Sec.*

Vehicle & General Insurance Company, Limited.

Established 1923. Objects—Hire Purchase and Cycle Insurance. Capital—£1,000 in shares of £1 each, all issued and fully paid.

DIRECTORS—S. Swindells and E. L. Thomas.

ADDRESS—Royal Liver building, Liverpool. *Solicitors*—Snowball, Kyffin, Taylor & Pruddah.

VICTORY Insurance Company, Limited.

(See Advt. page 3)

Registered 29th July, 1919. In 1931, acquired Treaty Reinsurances, Ltd. CAPITAL—Authorised, £500,000, in 625,000 shares of 16s. each. Issued, 500,000 shares. Paid up, £150,000 (6s. a share). Dividend for 1936 6 per cent., less tax. (1935, same.) Year ends 31st Dec.

DIRECTORS—Rt. Hon. Lord Inverforth, P.C., *Chairman*; Stephen J. Gordon, *Deputy Chairman*; F. Summers Askew; F. Cecil Barley; Sir Robert Burton-Chadwick, Bt.; Major-Gen. Rt. Hon. Sir Frederick H. Sykes, P.C., G.C.S.I.

Objects—Reinsurance (not Life or Marine).

ADDRESS—73-76, King William street, London, E.C.4.

Telegrams—VICTINSUR, Cannon. Phone—Mansion House 7031. F. Cecil Barley, *Gen. Man. and Sec.*; H. E. Cooke and K. W. S. Ogle, *Asst. Mans.*; W. Turner, *Asst. Sec.*; Davie, Parsons & Co., *Auditors*; Simmons & Simmons, *Solicitors*.

Veterinary Insurance Company, Limited.

Established 1920. Object—Live Stock.

ADDRESS—83, Pall Mall, London, S.W.1. Phone—Whitehall 6161 (5 lines).

DIRECTORS—Lt.-Col. J. W. Brittlebank, C.M.G., M.R.C.V.S., D.V.S.M. (VICT.), *Chairman*; Wm. A. Hurst, O.B.E., F.C.I.T.; A. W. Wamsley, F.C.I.T.; G. Lockwood; A. W. Hoad, F.C.I.T., *Man.*; C. Rutter, A.S.A.A., *Sec.*; Carnaby Harrower, Barham & Co., C.A., *Auditors*.

Vulcan Boiler and General Insurance Company, Limited.

Registered 11th March, 1858, as the Steam Boiler Ins. Co. In 1865 the title was changed to Boiler Ins. and Steam Power Co. Registered 19th Dec., 1896, under the present title to take over all the business of the Boiler Ins. & Steam Power Co. In 1896 the Yorkshire Boiler Ins. Co. was amalgamated with the Boiler Ins. & Steam Power Co. In 1901 the Dunlop's Mutual Assur. Asso. was amalgamated with the Vulcan Boiler & General. In 1920 the above Co. became allied with the London Assur. CAPITAL—£500,000, in 100,000 shares of £5 each. Issued, 75,000 shares. Paid up, £157,500 (£2 10s. a share).

DIRECTORS—G. P. Dewhurst, J.R., *Chairman*; Col. J. G. Riddick, C.B.E., D.S.O., *Deputy Chairman*; A. E. Moran; Hon. H. Con. Smith.

Objects—Insurance and Insurance of Boilers and Pressure Vessels. Engines, Electrical Plant, Gas Plant, Lifts, Hoists and Cranes, Motor Cars, etc. Board day—4th Thursday. F. H. Bullock, M.I.C.E., *Gen. Man.*; H. A. Wilcock, *Sec.*; J. L. Brundrett, *Agency Man.*; Gibbs, Osslett & Co., *Auditors*.

HEAD OFFICE—67, King street, Manchester, 2.

Telegrams—BOILER. Phone—Blackfriars 6311 (6 lines).

LONDON OFFICES: 3, Gracechurch street, E.C.4. H. J. Staley, *Sec.* Telegrams—

BOILER, Stock, London. Phone—Mansion House 6324-5.

32, Victoria street, S.W.1. H. E. Rush, *Sec.* Phone—Abbey 5336.

Continued

Vulcan Boiler and General Insurance Company, Limited.—continued.**BRANCH OFFICES:**

Aberdeen: 48, Marischal street. P. Thomassan, *Representative*. Phone—710.
 Belfast: 16, Donegall square South. T. Hetherington, *Sec.* Phone—24313.
 Birmingham: 38, Waterloo street. L. Perkins, *Sec.* Phone—Central 6135-6.
 Blackburn: 1, St. Peter street. A. Mills, *Sec.* Phone—6760.
 Bristol: Oxford chambers, St. Stephen street. R. C. Spencer, *Sec.* Phone—24725.
 Dublin: 32, Nassau street. G. S. Merrill, *Sec.*
Telegrams—VULCAN, Dublin. Phone—43896.
 Edinburgh: 17, Rutland street. W. D. Forbes, *Representative*.
 Exeter: 20, Cathedral close. R. C. W. Spencer, *Sec.* Phone—3156.
 Glasgow: 186, West George street. W. S. Pritty, *Sec.*
Telegrams—TRUTH, Phone—Douglas 4540.
 Huddersfield: Exchange buildings, Market street. G. S. Birch, *Sec.* Phone—736.
 Ipswich: 16, Arcade street. H. Greenwood, *Sec.* Phone—2775.
 Leeds: 28, East parade. W. Quinney, *Sec.* Phone—27146.
 Leicester: Allen house, The Newarke. W. A. Malcolm, *Sec.* Phone—Central 60366.
 Liverpool: Wellington buildings, The Strand. R. T. Vine, *Sec.* Phone—Bank 3836.
 Newcastle-on-Tyne: Carlhol house. G. Addi, *Sec.* Phone—22767.
 Nottingham: 6, Milton chambers, Milton street. B. Griffiths, *Sec.* Phone—41162.
 Preston: 18, Ribblesdale place. H. W. Jones, *Sec.* Phone—3589.
 Sheffield: Stirling chambers, Campo lane. B. Kershaw, *Sec.* Phone—23923.
 Southampton: 30, Portland street. A. Wood, *Sec.* Phone—3557.
 Stoke-on-Trent: Kingsway chambers, Kingsway. B. A. Peirson, *Sec.*
 Phone—Hanley 48092-C.
 Swansea: Castle buildings, Castle street. C. L. Farbon, *Sec.* Phone—Central 3517.

Vulcan Insurance Company, Limited.

Established 1919. *Objects*—Fire, Marine, Motor Car and Workmen's Compensation and Reinsurance.

HEAD OFFICE—Esplanade road, Fort, Bombay. Sir Chimanlal H. Setalvad, *K.C.I.E., Chairman*; J. C. Setalvad & Co., *Managing Agents*.

Telegrams—VULINCO, Bombay.

LONDON REPRESENTATIVES—Stickland, Luck & Co., Ltd., 3, Lloyd's avenue, E.C. *Telegrams*—ENGRALUCKO, Fen., London. Phone—Royal 1556 (2 lines).

Wakefield Mutual Plate Glass Insurance Society.

Established 1872. *Objects*—Plate and other Glass.

ADDRESS—7, Tammy Hall street, Wakefield. M. I. Eggleston, *Chairman*; E. W. Glover, *F.A.I., Sec.*

WARDEN Insurance Company, Limited.

(See Advt. page lix)

Registered 14th Jan., 1875, as London & Provincial Horse & Carriage Ins. Co., Ltd. In 1893, upon the amalgamation of the Horse Ins. Co. (registered 21st July, 1877), the title was changed to Horse, Carriage & General Ins. Co. In 1913 this Company became allied with the Royal Ins. Co. In 1917 the title was changed to above. In 1922 the Aberdeenshire Farmers' was amalgamated with the Warden. **CAPITAL**—Authorised, £1,000,000, in 100,000 shares of £5 each, all issued. Paid up, £100,000 (20s. a share). 1937, 4s. per share, less tax. (1936, same.)

DIRECTORS—F. J. Williams, *Chairman*; F. B. Elliot, *C.B.E.*; Graham H. Greenwell; A. E. Pattinson; J. Dyer Simpson.

Objects—Fire, Loss of Profits, Accident, Workmen's Compensation, Motor, Third Party, Fidelity Guarantee, Burglary, Plate Glass, Live Stock, Boiler, Engineering, etc. **Board day**—Friday. Leonard Fisher, *Man. and Sec.*; R. M. Anderson, *Sub-Man.*

HEAD OFFICE—21, Ironmonger lane, London, E.C.2.

Telegrams—RENEWALS, Cent. Phone—Metropolitan 0731 (3 lines).

BRANCH OFFICES—Aberdeen: 218, Union street. Robert Smith, *Man.*

Telegrams—PROTECTION.

Birmingham: 23, Colmore row. H. V. Wollaston, *Man.* *Telegrams*—RENEWALS.

Bristol: 28, Baldwin street. C. Williams, *Man.* *Telegrams*—RENEWALS.

Cambridge: Guildhall street. H. O. Talbot, *Man.* *Telegrams*—WARDEN.

Chester: 12a, Foregate street. A. Lamb, *Insp.*

Edinburgh: 137, George street. T. D. Adie, *Man.* *Telegrams*—CENTAUR.

Glasgow: 65, Renfield street. J. D. Pringle, *Man.* *Telegrams*—CENTAUR.

Ilford: 86, Cranbrook road. H. A. Chapman, *Insp.*

Lancaster: King street chambers. V. Jackson, *Insp.*

Manchester: 26, Cross street. J. T. Lawton, *Man.*

Newcastle-on-Tyne: 9, Eldon square. F. R. Brinton, *Man.* *Telegrams*—WARDENCO.

Northampton: 24a, Derrigate. O. Marsh, *Man.*

Perth: 22, George street. A. Webster, *Man.*

Shrewsbury: Mardol Head. F. Adams, *Insp.*

Southampton: 12, Above Bar. H. F. Price, *Man.* *Telegrams*—OLDEST.

York: 38a, Coney street. Robt. Rhodes, *Man.* *Telegrams*—WARDEN.

Welsh Baptist Assurance Trust, Limited.

Registered 22nd Oct., 1888. *Object*—Fire. *CAPITAL*—Authorised, £10,000, in 1,998 Preferred Ordinary Shares of £5 each, and 200 Deferred Shares of 1s. 0d. each. Subscribed, 820 Preferred Ordinary (10s. paid) and 200 Deferred fully paid. Dividend limited to 5 per cent. (tax free), is paid regularly. Year ends 31st Dec.

DIRECTORS—W. P. Thomas, J.P., *Chairman*; Rev. W. R. Watkin, M.A., Llanelly; Rev. R. W. Davies; W. R. Edmunds, J.P.; John Lewis, J.P.; Dan Davies, J.P.; Treherbert; Rev. W. A. Williams, Bridgend; E. E. Edmunds, A.R.I.B.A.; D. Frank Evans, Pontypridd.

ADDRESS—94, Mansel street, Swansea. R. T. Evans, B.A., *Sec.*; S. G. Owen, F.C.A., *Auditor*; W. R. Edmunds, *Solicitor*.

Welsh Calvinistic Methodist Assurance Trust, Limited.

Registered 4th March, 1886. *CAPITAL*—Authorised, £10,000, in 998 Ordinary and 2 Deferred shares of £10 each. Issued, 965 Ordinary and 2 Deferred shares. Paid up, £502 10s. (Ordinary, 10s. paid; Deferred, fully paid). Ordinary dividend is limited to 10 per cent., and is regularly paid. Year ends 31st March.

DIRECTORS—John Owen, *Chairman*; T. J. Davies; Edward Jones, J.P.; W. O. Roberts; D. O. Evans, M.P.; T. E. Lewis; J. Evan Morris; A. Stanley Davies, J.P.; Jos. E. Jones; R. R. Morgan; Rev. J. Pritchard; Arthur Venmore, J.P.; J. Mortimer Harris; Aneurin Rees; E. E. Robyns-Owen; Rev. Richard Thomas; W. Emyr Williams; R. A. Williams.

Objects—Fire (Connexional Property only).

ADDRESS: 51, South John street, Liverpool. Aled O. Roberts, J.P., *Man. & Sec.*

Welsh Insurance Corporation, Limited.

Registered 19th May, 1911, to take over the business of Company of same name registered 26th March, 1909. The above Co. has been allied with the London & Scottish since 1911. *CAPITAL*—£50,000 in shares of £1 each, all issued and fully paid. Year ends 31st Dec.

DIRECTORS—Major the Hon. V. Agar-Robartes, M.C., *Chairman*; Martin D. V. Holt; Viscount Hinchinbrooke.

Objects—Fire, Accident, Employers' Liability, Burglary, Plate Glass, Engineering, Electrical Plant, Livestock, etc. Frank B. Cooke, *Man.*; A. G. H. Emslie, *Sec.*

HEAD OFFICE—King William street house, Arthur street, London, E.C.4.

Telegrams—DRAGONEL, Stock. *Phone*—Mansion House 8123.

HEAD OFFICE FOR WALES—23, Windsor place, Cardiff. *Telegrams*—DRAGON. *Phone*—3160. H. Meanock, *Man. for Wales*.

BRANCH OFFICES—Swansea: Gower chambers, Gower street. *Telegrams*—DRAGON. Caernarvon: Insurance buildings. *Telegrams*—DRAGON.

WESLEYAN AND GENERAL Assurance Society. (See Advt. page lx)

Established 1841 (under the Friendly Society's Act) as the Wesleyan Provident Assur. Soc. In 1863 the title was altered to above. Incorporated by special Act of Parliament in 1914. A mutual society. Year ends 31st Dec.

DIRECTORS—John B. Field, *Chairman*; Albert H. Warriner, F.C.A., *Deputy Chairman*; Alfred H. Sayer, M.C., *Vice-Chairman*; D. Gordon Barnsley, M.C., B.A.; A. T. England, F.A.S.I., F.A.I.; James A. Fyshe; S. J. Grey, J.P.; Charles Hart, F.S.S.; H. W. Hudson, F.S.S.; John Lees, J.P.; Arthur L. Hunt, F.S.S., F.C.I.I., *Man. Dir.*

Incorporated 1914. *Objects*—Life, Annuities, Fire and General. *Board day*—Wednesday. D. R. Woodgate, M.COM., F.I.A., *Act.*; F. G. Sackett, F.F.A., and A. W. Joseph, M.A., F.I.A., *Asst. Acts.*; J. H. Hunt, F.S.S., and T. A. W. McGhee, *Joint Deputy Mans.*; A. C. Woodgate, *Sec.*; W. N. Bassett, F.C.A., *Auditor*; Messrs. A. H. Coley & Tilley, *Solicitors*.

HEAD OFFICE—Steelhouse lane, Birmingham, 4.

Telegrams—WESLEYAN, Birmingham. *Phone*—Central 7894-7.

Wesleyan Methodist Preachers' Annuity Society.

Established 1798. *Objects*—Annuities (for Wesleyan Ministers, or their widows, only).

ADDRESS—Bassishaw house, 70a, Basinghall street, London, E.C.2.

Telegrams—ESPECIAL, Ave., London. *Phone*—Metropolitan 7456. Rev. H. Arnaud Scott, *Treasurer*.

West Riding Reversionary Interest Company, Limited.

Registered 6th May, 1902. *CAPITAL*—Authorised, £10,000 in shares of £1 each. Issued, 4,190 shares, all fully paid. Dividend for 1936 Nil.

Objects—Purchase and Sale of Reversions, Life interests and Life policies.

ADDRESS—36, North parade, Bradford. Henry Sykes, *Sec.*

West of Scotland Insurance Office, Limited.

Registered 10th Dec., 1886, as West of Scotland Fire Office, Ltd. In 1901 the Western Fire Ins. Co. of Glasgow was amalgamated with the above. In 1904 the title was changed to above. Became a Ltd. with the Commercial Union in 1924. CAPITAL—Authorised, £250,000, in 50,000 shares of £5 each, all issued. Paid up, £50,000 (£1 a share). Year ends 31st Dec.

DIRECTORS—R. Fortune, s.s.c., *Chairman*; A. J. Barber-Fleming; J. D. Boswell, w.s.; G. D. Collie; E. J. Cuthbertson, w.s.; J. M. Davies, c.a.; Adam Dempster; J. M. Howden, D.L., c.a.; Herbert Lewis; A. Logan McClure, w.s.; Ian MacIntyre, w.s.; Sir William M. Marshall; J. S. Muirhead, D.S.O., M.C., LL.B.; Charles Munro; A. M. Stewart, F.S.I.; J. F. B. Wallace, s.s.c.; Robert Welsh; Robert Whyte; A. Francis Young.

Objects—Fire, Burglary and Accident. John Henderson, F.R.S.E., F.C.I.I., *Man. & Sec.*; W. S. Gavin, c.a., *Auditor*; Montgomerie, Flenings, Fyfe, Maclean & Co., *Solicitors*.

HEAD OFFICE—145, St. Vincent street, Glasgow.

Telegrams—WESTWARD. Phone—Central 9561.

Chief Administrative Office: 26, George street, Edinburgh. Phone—21132.

BRANCH OFFICES—London: 3, Birchin lane, E.C.3. J. Alfred Eke, *Man.*

Edinburgh: 26, George street. R. M. Paine, *Sec.* Phone—21132.

Aberdeen: 9, Golden square. Geo. A. Angus, *Sec.* Phone—970.

Dundee: 12, Victoria chambers. J. W. Melrose, *Sec.* Phone—5101.

WESTERN Assurance Company.

(See Advt. page lxxxv)

Established 1851. CAPITAL—Authorised, £1,927,337, divided into preference and ordinary stock. Paid up, £287,671 (ordinary, £226,027, and preference, £61,644). Dividend for 1937, Pref. 12 per cent., Ord. 12 per cent. (1936 Pref. 12 per cent., Ord. 10 per cent.) Year ends 31st Dec.

DIRECTORS—London Board: H. P. Bennett, *Chairman*; W. A. Miles; Sir John Mann, K.B.E.; John R. Bond

Objects—Fire, Accident and Marine.

HEAD OFFICE—Toronto. E. A. Brownell, *President and Man. Dir.*; H. C. Cox and Geo. A. Morrow, *Vice-Presidents*; K. Thom, *Gen. Man.*; G. Stubington, *Asst. Gen. Man.*; C. R. Morrow, *Sec.*

LONDON OFFICES—14, Cornhill, E.C.3. Telegrams—WESTLICH, Stock.

Phone—Mansion House—3716. F. J. Erwood, *Man.*; C. W. Walker, *Underwriter*.

MARINE DEPT.—Lloyd's building, 3-6, Lime street, E.C.

Telegrams—WESTSEA. Phone—Mansion House 3716.

Aberdeen: 207, Union street. D. J. Webster, *Sec.* Phone—7033.

Birmingham: 111, New street. R. E. Butcher, *Man.* Phone—Midland 3450.

Bristol: Fosters chambers, Small street. Grahame H. Willis & Co., *Secs.*

Telegrams—GRAHAME. Phone—3050.

Dundee: 23, Panmure street. A. T. Wanless, *Man. for Eastern Scotland*. Phone—2692.

Edinburgh: 22, Castle street. Phone—32687.

Glasgow: 69, St. Vincent street. T. K. Corrigan, *Man.* Telegrams—WESTLICH. Phone—Central 2156.

Glasgow: Marine Underwriting Agency, Royal Exchange buildings. Hugh Baird, *Agent*. Telegrams—ALERT.

Liverpool: 2, Exchange street East. J. Hibbert, *Man.* Telegrams—WESTLICH. Phone—Central 764-5.

Manchester: 1, Booth street. R. E. Heathcock, *Man.* Telegrams—WESTLICH. Phone—Deansgate 4694-5.

Newcastle: 54, Grey street. S. Fairholm, *Man.* Phone—25843.

Portsmouth: 31, Pearl buildings, Commercial road. A. Owen, *Insp.* Phone—Portsmouth 2413.

Western Accident & Guarantee Company, Ltd.

Registered 14th August, 1935. Objects—Cycle Insurance. CAPITAL—Authorised, £1,000 in shares of £1 each, subscribed and paid-up, £496, each share fully paid.

DIRECTORS.—W. E. Ladd; F. E. Llewelyn; H. H. Richardson.

ADDRESS.—Transport House, 42, Charles street, Cardiff. H. H. Richardson, *Man. Dir.*; F. E. Llewelyn, *Sec.* Telegrams—CARDIFF 2181. Phone—Cardiff 2181. M. Cohen, *Solicitor*.

Western Australian Insurance Company, Limited.

Registered 5th July, 1912. CAPITAL—Authorised, £250,000, in 500,000 shares of 10s. each. Issued, 400,000 shares. Paid up, £100,000 (5s. a share). 5 per cent. dividend declared for 1934, also for 1935 and 1936 (1933, same). Year ends 30th June.

DIRECTORS—Walter Clarke, *Chairman*; Frank Bowman; R. R. Everall; R. J. Hunter.

Objects—Fire, Life, Marine, Accident, Burglary and General Casualty. *Board day*—Monthly. Rankin, Morrison & Co., *Auditors*; Parker & Parker, *Solicitors*.

REGISTERED OFFICE—Furnival chambers, 45, St. George's terrace, Perth, Western Australia.

HEAD OFFICE—36 and 37, Old Jewry, London, E.C.2.

Telegrams—WAINSURECO. Stock. Phone—Metropolitan 6333. R. J. Hunter, *Gen. Man.*; A. H. Stuart, *Underwriter*; H. L. Jones, *Fire and Accdt. Man.*; J. W. Grandfield, *Life Man.*; A. Kidd, *Foreign Man.*

BRANCH OFFICES—Belfast: 9, Wellington place. R. S. Alderdice, *Underwriting Agent*. Phone—24028.

Birmingham: 8, Newhall street. J. R. Hancher, *Man.* Phone—Central 5315.

Blackpool: 49, Queen street. S. T. Britain, *Man.* Phone—N.S. 51571.

Bournemouth: 99, Maxwell road. C. G. Netherton, *Man.*

Bradford: 9, Ashfield drive, Frizinghall. H. Carpenter, *Insp.* Phone—5164.

Brighton: 13, Grand parade. F. A. Stephenson, *Man.* Phone—6495.

Camborne: 1, Dolcoath road. W. C. P. Beard, *Man.* Phone—16.

Glasgow: 173, St. Vincent street. T. B. Johnston, *Man.* Phone—Central 3139.

Huddersfield: 26, Queen street. F. C. Phillpot, *Man.* Phone—1908.

Manchester: Chancery chambers, 55, Brown street. L. Brown, *Man.*

Phone—Deansgate 2781.

Ramsgate: 51, Grange road. A. E. J. Baxter, *Man.* Phone—411.

CHIEF OFFICE IN AUSTRALIA—48, Queen street, Melbourne.

Telegrams—WAINSURECO. Melbourne. R. E. Noss, *Man. for Australasia*.

BRANCH OFFICES—New South Wales: 63, Pitt street, Sydney. J. H. Fraser, *Man.* Western Australia: Furnival chambers, 45, St. George's terrace, Perth.

E. E. Victor, *Man.*

Victoria: 48, Queen street, Melbourne. N. F. Hammond, *Man.*

South Australia: 26, Currie street, Adelaide. Ernest B. Grandfield, *Man.*

Queensland: 318, Adelaide street, Brisbane. Stanley Roberts, *Man.*

Western Mutual Assurance Society.

Established 1832. Objects—Sickness and Accident (by permanent contract), Life, Endowments and Annuities. "Approved" for National Health Insurance. *Board days*—Fourth Thursdays.

ADDRESS—234, St. Vincent street, Glasgow. Phone—Central 5292. A. J. Green, F.F.A., *Man. and Act.*; H. H. Borland, M.B., C.M., D.P.H. (Camb.), *Medical Officer*.

WESTMINSTER FIRE Office.

(See Advt. page lxi)

Established 1717. In Aug., 1905, was registered as unlimited, and on 12th March, 1906, was re-registered as unlimited with a capital of £100,000 Stock, all issued and fully paid. Became allied with the Alliance Assur. Co. in 1906.

DIRECTORS—Alfred Fenwick Mott, *Chairman*; E. Heron Allen, F.R.S.; Major K. M. Beaumont, D.S.O.; J. Bertram; J. H. Dixon; L. F. Ferguson, C.V.O.; A. J. Healey; Maj.-Gen. Sir Neill Malcolm, K.C.B., D.S.O.; E. P. Moorhouse; C. A. Phillimore; S. H. Pitt; C. M. Woodbridge, J.P.

Reconstituted 1906. Objects—Fire, Accident, Burglary, Motor Vehicle, Fidelity Guarantee, Plate Glass and Householders' Comprehensive Insurance, etc. *Board day*—1.15, Tuesday. J. M. Myrlees, *Sec.*; F. Davenport, *Accdt. Supt.*; Kemp, Chatteris, Nichols, Sendell & Co., *Auditors*.

HEAD OFFICE—27-S. King street, Covent Garden, London, W.C.2.

Phone—Temple Bar 1716.

BRANCH OFFICES—City: 2, Lombard street, E.C.3. C. J. G. Gafford.

Phone—Mansion House 5855.

Birmingham: 130, Colmore row. 3. Richard Edwards. Telegrams—SOCIETATE.

Phone—Central 2343-9.

Bristol: Corn street, 1. C. F. Read. Telegrams—SOCIETATE. Phone—20675-6.

Edinburgh: 16, Duke street, 1. J. L. Mack, S.S.C. Telegrams—MACK. Phone—27908.

Glasgow: 151, West George street, C.2. Frank Straughan. Telegrams—SOCIETATE.

Phone—Central 5858.

Leeds: 28, East parade, 1. W. Blackburn. Telegrams—CHEQUERS.

Phone—20914 and 20915.

Liverpool: 30, Exchange street East, 2. Kenneth S. Williams.

Telegrams—SOCIETATE. Phone—Central 422-3.

Manchester: 74, King street, 2. Ernest Weston. Telegrams—SOCIETATE.

Phone—Blackfriars 1648.

Plymouth: 14, Princess square. W. J. White. Phone—4663.

Windsor and Eton Mutual Plate Glass Insurance Company Limited.Established 1896. *Object*—Plate Glass.ADDRESS—15, Park street, Windsor. W. J. Bayly, *Sec.***Wolverhampton and District Mutual Plate Glass Insurance Co., Ltd.**Established 1895. *Object*—Plate Glass.

ADDRESS—4, Princess street, Wolverhampton.

Phone—20878-9. Capt. W. H. Hinde, *T.D., Chairman*; A. Adnan, *F.C.I.B., Sec.*; D. E. Campbell, *F.S.A.A., Auditor*.**Woolcombing Employers' Federation Mutual Insurance Company, Ltd.**Established 1923. *Object*—Employers' Liability.

ADDRESS—Britannia house, Bradford.

Phone—Bradford 9225-6. James Thompson, *Man. and Sec.***World Auxiliary Insurance Corporation, Limited.**

Registered 18th Sept., 1919. CAPITAL—Authorised, £750,000 in shares of £1 each. Issued, 600,000 shares. Paid up, £300,000 (10s. a share). Dividend for 1935, 7½ per cent., tax free. (1936, 7½ per cent., tax free.) Year ends 31st Dec.

DIRECTORS—Capt. the Rt. Hon. C. C. Craig, *D.L., Chairman*; Capt. Sir Ion Hamilton Benn, *Bt., C.B., D.S.O.*; Commander Sir Charles W. Craven, *O.B.E., R.N.*; Capt. Sir Bryan G. Godfrey-Faussett, *G.C.V.O., C.M.G., R.N.*; Sir Walter E. Hargreaves; E. H. Murrant, *M.B.E.*; K. K. Peters.*Objects*—Accident, Fire, Marine. *Board day*—2nd and 4th Tuesday. D. Mann, *Sec.*; Baker, Sutton & Co., *Auditors*; William A. Crump & Son, *Solicitors*; G. G. Sharman, *Underwriter*; C. E. P. Taylor, *Agency Underwriter*; C. O. Adam, *Gen. Man. Fire Accdt. and General Depts.*

Telegrams—INSAUXMIR, Fen., London.

FIRE AND ACCIDENT DEPTS.—9 and 11, Fenchurch avenue, E.C.3. H. S. Bell, *Fire Man.*; B. D. Cooke, *Accdt. Man.*

Telegrams—Inland: AUXILWORCO, Fen. London. Foreign: AUXILWORCO, London. Phone—Mansion House 9176.

MARINE DEPT.—4, Fenchurch avenue, E.C. Phone—Mansion House 3641-2.

World Marine and General Insurance Company, Limited.

Registered 3rd Dec., 1894, as the World Marine Ins. Co. In 1914 the title was altered to above. Became allied with the Northern Assur. Co. in 1920. CAPITAL—Authorised, £250,000 in 50,000 shares of £5 each, all issued. Paid-up, £100,000 (£2 a share). Dividend for 1936, 40 per cent., tax free. Year ends 31st Dec.

DIRECTORS—Sir Ivor Phillips, *K.C.B., D.S.O., Chairman*; Rt. Hon. the Earl of Carlisle; Cyril Henry Leach; Kenneth Keith Peters.*Objects*—Marine, Fire and Accident.

ADDRESS—4, Fenchurch avenue, London, E.C.3.

Telegrams—ORBICLE, Fen. Phone—Mansion House 3641-3. G. G. Sharman, *Underwriter*; D. Mann, *Sec.*; Charles Eves, Lord & Co., *Auditors*; W. A. Crump & Son, *Solicitors*.FIRE AND ACCIDENT DEPT.—9 and 11, Fenchurch avenue, London, E.C.3. C. C. Adam, *Fire Man.* Telegrams—TERRINSCO, Fen. Phone—Mansion House 9176.**YANGTSZE Insurance Association, Limited.**

(See Advt. page 8)

(Incorporated in Hong Kong.)

Established 1862. *Objects*—Marine and Fire. HEAD OFFICE—Shanghai.

CAPITAL—Authorised, \$2,500,000 in \$10 shares. Issued and paid up, \$1,500,000. Controlled by Union Insurance Society of Canton, Ltd.

Telegrams—YANGTSZE, Shanghai.

LONDON OFFICE—Union building, 78, 79, 80, Cornhill, E.C.3. H. C. Gray, *Man.* Telegrams—YANGTSZE, Stock, London. Phone—Avenue 2674 (4 lines).Marine Underwriting Office—3-4, Lime street, E.C.3. E. P. Webb, *Underwriter*.

Telegrams—UNICANTON, Stock, London. Phone—Avenue 2674 (4 lines).

Fire Agents—Sedgwick, Collins (Agencies) Ltd., Bell yard, Gracechurch street, E.C.3. Telegrams—REINSEGE, Stock, London. Phone—Mansion House 8648. (2 lines).

York Mutual Plate Glass Insurance Company, Limited.Established 1902. *Object*—Plate Glass.ADDRESS—38, Petergate, York. *Phone*—2732. Oman, Ltd., *Mans.***Yorkshire Coalowners' Mutual Indemnity Company, Limited.**Established 1898. *Object*—Employers' Liability.ADDRESS—2, Rutland Park, Sheffield, 10. *Phone*—Nat. 60155. Percy C. Greaves, *Chairman*; W. E. Gillhespy, F.R.A., *Gen. Man. and Sec.*; Peat, Marwick, Mitchell & Co., *Auditors*; Parker, Rhodes, Cockburn & Co., and Day & Yewdall, and Gichard & Co., *Solicitors*.**YORKSHIRE Insurance Company, Limited.**

(See Advt. page [xii])

Established 1824, as the Yorkshire Fire & Life Ins. Co. Registered as unlimited under Companies Acts, 29th July, 1893. Re-registered as limited in 1903, when the title was changed to above. The following Companies have been amalgamated with the Yorkshire:—Bradford Plate Glass, 1921; British Crown Plate Glass, 1908; Commercial of Ireland (est. 1896), 1899; Counties & General, 1912; Hastings, St. Leonards & District Plate Glass, 1908; Lion Fire, 1902; Live Stock & General of New Zealand, 1906; National of Ireland, 1904; North of England Fire, 1890; Premier, 1913. The following Companies are allied with the Yorkshire:—Celtic, 1912; Commercial of Ireland (est. 1919), 1922; Guarantee Society, 1914; Lancashire & Yorkshire Reversionary Interest, 1921; London & Provincial Marine & General, 1913; London Plate Glass, 1910; National Safe Deposit & Trustee, 1920; Newcastle & District Plate Glass, 1917; Oldham Fire, 1921; Property Estates and Reversion, 1931; Scottish Boiler & General, 1913; Ulster Marine, 1918. United Legal Indemnity, 1909; Yorkshire Indemnity Co. of New York, 1926. CAPITAL—Authorised, £1,000,000, divided into 350,000 shares of £2 10s. each, 110,000 shares of £1 each and 60,000 staff shares of 5s. each. Issued, 350,000 shares of £2 10s. each, 110,000 shares of £1 each, and 34,024 shares of 5s. each. Paid up, £293,506. (350,000 shares of 10s. paid, 110,000 £1 shares fully paid, and 34,024 5s. shares fully paid). Dividend for 1936 4½ per cent. tax free. (1935, same). Year ends 31st Dec.

Objects—Fire, Loss of Profits through Fire, Life (including Group Life), Annuity, Sinking Fund and Capital Redemption, Sickness, Accident, Employers' Liability, Burglary, Fidelity Guarantee, Motor, Plate Glass, Third Party, Boiler and Engineering, Live Stock, Marine, Trusteeship and Executorship, etc.

DIRECTORS—The Rt. Hon. Lord Middleton, M.C., *Chairman*; R. de Neufville, and Sir Francis W. Terry, *Deputy Chairmen*; The Rt. Hon. Lord Bingley, F.C.; J. O. M. Clark; The Rt. Hon. Lord Deramore; Lt.-Col. J. A. Dunnington-Jefferson, D.S.O.; Frank B. Eastwood; C. Gerald Eve; Admiral Sir Cyril T. M. Fuller, K.C.B., C.M.G., D.S.O.; Frank S. N. Isitt; Sir Maurice Jenks, Bt., LL.B.; W. T. Maudsley; Sir Adam Nimmo, K.B.E.; The Rt. Hon. the Viscount Ridley; Edward J. Strutt; Lt.-Col. Sir Murrough J. Wilson, K.B.E.

R. M. Hamilton and A. Harrower, *Joint Gen. Mans.*; H. W. Wares, F.I.A., *Life Man. & Act.*; J. E. Preston, B.A., F.I.A., *Joint Actuary*; A. D. Gladwin, A.C.I.S. *Sec.*; Turquand, Youngs, McAuliffe & Co., London, *Auditors*; Gray & Dodsworth, York and London, *Solicitors*.

DEPARTMENTAL MANAGERS—G. E. Howard, *Accident*; R. Cowling, *Accident Claims*; B. E. Rodgers, *Trustee*; C. B. Hassell, *Agency*; W. W. Kerr, *Engineering*, Leslie & Godwin, Ltd., *Marine Underwriting Mans.*; G. Hoult, *Underwriter*.

CHIEF OFFICES—York: St. Helen's square. *Board day*—2nd and 4th Tuesdays.

Telegrams—YORKSHIRE. *Phone*—2041-2-3.

London: "Yorkshire house," 66-67, Cornhill, E.C.3. *Board day*—1st and 3rd Wednesdays. *Telegrams*—YORKSHIRE. *Phone*—Avenue 4852.

BRANCH OFFICES—London: West End: 48, Pall Mall, S.W.1. R. D. G. Townend, *Man.* *Phone*—Whitehall 1573-4.

South West: 49, Sloane square, S.W.1. C. N. C. Boyle, *Man.* *Phone*—Sloane 1539.

Law Courts: 6, Norfolk street, Strand, W.C.2. J. Macleod, *Sec.*

Phone—Temple Bar 1738-9.

City: 22, Mincing lane, E.C.3. H. T. Silversides, *Mercantile Man.*

Phone—Mansion House 0363-5.

Marine Dept.: Lloyd's building, 3-6, Lime street, E.C.3. G. Hoult, *Underwriter*.

Phone—Mansion House 1632.

North: 623, High road, Tottenham, N.17. F. W. Netherclift, *Man.*

Phone—Tottenham 2662-3.

North-West: 250, Euston road, N.W.1. H. H. Bunting, *Man.*

Phone—Euston 3204-5.

Stratford, E.: Yorkshire house, 43, The Broadway, E.15. H. Potton, *Man.*

Phone—Maryland 4333-4.

South: 496, Brixton road, S.W.9. H. W. Coltman, *Man.* *Phone*—Brixton 3584.

Continued.

YORKSHIRE Insurance Company, Limited.—continued.

- Aberdeen: 148, Union street. R. Brown, *Man.* *Phone*—1260.
 Bangor: Yorkshire chambers, 55, High street. J. K. Cooke, *Insp.* *Phone*—325.
 Bedford: 103, High street. D. M. Marshall, *Man.* *Phone*—3379.
 Belfast: Yorkshire house, Donegall square South. E. F. Massey, *Sec.* *Phone*—25241.
 Birmingham: Yorkshire house, 37, Bennett's hill, 2. A. T. Smith, *Man.* *Phone*—Central 5377-8.
 Blackburn: Yorkshire house, Richmond terrace. V. A. Guest, *Sec.* *Phone*—6113.
 Blackpool: 11, Queen street. C. E. Cornish, *Dist. Sec.* *Phone*—1797.
 Bognor Regis: 3, Central buildings, London road. R. C. Sharpe, *Man.* *Phone*—Bognor Regis 437.
 Bradford: Commerce house, Cheapside. A. G. Barkworth, *Man.* *Phone*—4199.
 Brecon: 13, The Bulwark. Capt. R. B. Sparrow, *Representative.* *Phone*—153.
 Brighton: 25, Ship street, 1. N. Castle, *Man.* *Phone*—5459.
 Bristol: 4, St. Stephen's avenue, 1. H. N. Rogers, *Man.* *Phone*—22633.
 Cardiff: 32, Windsor place. L. Pugh, *Man.* *Phone*—7633-4.
 Carlisle: Citadel chambers, The Courts. D. A. Gibson, *Representative.* *Phone*—950.
 37, Bank street. K. J. Clayton, *Insp.* *Phone*—965.
 Chester: 23, Eastgate row North. H. Thomas, *Insp.* *Phone*—915.
 Cork: 73, South Mall. G. Exshaw, *Man.* *Phone*—287.
 Doncaster: Equity chambers, High street. H. R. Nugent, *Insp.* *Phone*—2862.
 Dublin: 3, College green. F. Moore, *Man. for Ireland.* *Phone*—23033-9.
 Dumfries: 10, Bank street. J. T. Dewar, *Insp.* *Phone*—315.
 Dundee: 44, Reform street. Norman F. Gow, *Man.* *Phone*—5467.
 Dunfermline: 122, High street. R. Steedman, *Insp.*
 Edinburgh: 67, George street, 2. J. L. Baird, *Man.* *Phone*—Edinburgh 22571.
 Elgin: 92d, High street. H. Ross, *Insp.*
 Glasgow: 82, St. Vincent street, C.2. E. T. Calwell, *Man. for Scotland;* A. Burns, *Asst. Man. for Scotland.* *Phone*—Central 8085 (5 lines).
 Grimsby: 53, Victoria street. F. H. Lumley, *Insp.* *Phone*—3785.
 Halifax: Somerset house, George street. H. Biscomb, *Insp.* *Phone*—3351.
 Hanley: Lloyds Bank chambers. O. J. Hughes, *Man.* *Phone*—Stoke-on-Trent 5589.
 Hastings: 16, Havelock road. H. J. Button, *Man.* *Phone*—895.
 Huddersfield: 2, Station street. E. C. Warren, *Man.* *Phone*—2043.
 Hull: Lowgate. L. Warden, *Man.* *Phone*—36657.
 Ipswich: Yorkshire house, 34, Lloyds avenue. R. Brent, *Man.* *Phone*—2165.
 Kilmarnock: 2, Cheapside street, The Cross. A. F. Forsyth, *Insp.* *Phone*—409.
 Leeds: Infirmary street, 1. F. W. Atcheson, *Man.* *Phone*—31171.
 Leicester: 3, Rutland street. W. A. Curtis, *Man.* *Phone*—59835.
 Limerick: 57, O'Connell street. F. E. Heron, *Insp.*
 Lincoln: 184, High street. W. Beattie, *Man.* *Phone*—431.
 Liverpool: Yorkshire house, 18, Chapel street, 3. G. W. Waterworth, *Man.* *Phone*—Central 4491.
 Malmesbury: 22, High street. N. Wright, *Man.* *Phone*—27.
 Manchester: Yorkshire house, Cross street, 2. E. W. Milburn, *Man.* *Phone*—Blackfriars 0315-6-7.
 Mansfield: Midland Bank chambers, Leeming street. K. Mandeville, *Insp.* *Phone*—194.
 Middlesbrough: 41, Albert road. H. R. Humber, *Man.* *Phone*—2962.
 Newcastle: Bolbec hall, Westgate road, 1. E. Miller, *Man.* *Phone*—20814 (2 lines).
 Northampton: 53, Abington street. H. B. Heathcote, *Man.* *Phone*—997.
 Norwich: 31, Prince of Wales road. L. V. Coxhead, *Man.* *Phone*—463.
 Nottingham: "Yorkshire house," Fletchergate. G. A. Anstey, *Man.* *Phone*—44827.
 Oldham: Yorkshire house, 12, Clegg street. W. E. Given, *Insp.*
 Perth: 32, St. John street. W. B. Rodger, *Insp.*
 Peterborough: 26, Priestgate. G. T. Hill, *Man.* *Phone*—3101.
 Plymouth: Lloyds Bank chambers, George street. H. A. Hewett, *Man.* *Phone*—3969.
 Preston: 19, Winckley square. R. Taylor, *Insp.*
 Reading: 172a, Friar street. F. W. C. Doughty, *Man.* *Phone*—2359.
 Sheffield: Market place buildings, 1. J. P. Norris, *Man.* *Phone*—20242 (2 lines).
 Southampton: 8, High street. C. H. Haws & G. H. Beauchamp, *Jt. Mns.* *Phone*—3793.
 Swansea: 31, Fisher street. W. Waddell, *Sec.* *Phone*—2671.
 Tunbridge Wells: 12, Lonsdale gardens. H. C. Gibbins, *Man.* *Phone*—1800.
 Australia—Adelaide: 32-34, Waymouth street. W. E. Coombs.
 Brisbane: 107-109, Eagle street. F. K. Davis, *Junr.*
 Melbourne: Yorkshire house, 24-26, Queen street. E. W. Scott.
 Perth: Yorkshire house, 194-196, St. George's terrace. E. H. Pearce.
 Sydney: 14, Spring street. H. R. Wilson.

Continued.

YORKSHIRE Insurance Company, Limited.—continued.

Tasmania—Launceston: 56, Cameron street. C. T. Cheek.
 Brazil—Rio de Janeiro: Rua General Camara 66 (Loja). G. E. Hartley.
 Sao Paulo—(Sub-Branch): Rua Boa Vista 6. S. A. Hansen.
 Canada—Montreal: Yorkshire building, 210, St. James street West. F. E. Dufty.
 China—Shanghai: 12, The Bund. H. E. Wright.
 France—Paris: 40, Rue Laffitte. P. de Lasteysse du Saillant.
 India—Bombay: 10, Bruce street, Fort. C. R. Agar.
 Japan—Tokyo: 2, Kyobashi 3 Chome, Nishi-Ku. K. J. Brown.
 New Zealand—Auckland: 29-31, Shortland street. A. E. Moore.
 Christchurch: Yorkshire house, 104-106, Hereford street. G. A. K. Williams.
 Dunedin: 119, Rattray street. G. A. Russell.
 Wellington: Dominion Farmers' Institute, 110, Featherston street. L. Monkman.
 South Africa—Cape Town: Yorkshire house, St. George's and Strand streets.
 B. C. Napier.
 Durban: Yorkshire house, Field street. Hemphill, Quinton (Natal) (Pty.) Ltd.,
Mans.
 Johannesburg: Surrey house, corner of Risk and Commissioner street.
 Hemphill, Quinton (Transvaal) (Pty.) Ltd., *Mans.*
 United States—New York: 90, John street. H. F. Ellen.
 San Francisco: 40, Leidesdorff street. Wallace Keily.
 Chicago: 175, West Jackson Boulevard. S. W. Skipple.

ZURICH General Accident and Liability Ins. Co., Ltd. (See Advt. page 6)

(A Limited Company Incorporated in Switzerland, 1872.)

Objects—Motor Car, Employers' Liability, Personal Accident and Sickness, Public Liability, Third Party (Drivers), Burglary, Plate Glass, Goods in Transit.

CHIEF OFFICE FOR THE UNITED KINGDOM—Fairfax house, Fulwood place, High Holborn, London, W.C.1. Hedley C. Wright, *Man. for U.K.*; W. Harold Woolerton, *Deputy Man.* F. E. Grinley, *Assf. Man.*

Telegrams—Assurich, Holb., London. *Phone*—Chancery 8833 (12 lines).

BRANCH OFFICES—Bedford: 125, High street. J. W. A. Baugh, *Sec.*

Belfast: 8, Waring street. J. McAuley, *Man.*

Birmingham: 67, Newhall street. Nelson Potter, *Man.*

Bournemouth: 109, Old Christchurch road. V. H. Hilton, *Insp.* (Sub to Southampton).

Brighton: 33, West street. H. S. Littlewood, *Sec.*

Bristol: 37-39, Corn street. Allen Anderson, *Man.*

Cardiff: 19, Windsor place. John Hamnett, *Man.*

Carlisle: 9, Devonshire street. D. Percy, *Insp.* (Sub to Newcastle).

Cheltenham: Rodney chambers, Rodney road. A. F. Turner, *Insp.* (Sub to Bristol).

Chester: 5, Newgate street. F. Turner, *Insp.* (Sub to Manchester).

C Coventry: 33 and 34, Harford street. C. T. Jamieson, *Insp.* (Sub to Birmingham).

Dublin: 31, College green. E. M. Deale, *Sec.*

Dundee: 46, Reform street. W. A. Carruthers, *Insp.* (Sub to Glasgow).

Edinburgh: 20, George street. T. Greig Smith, *Insp.* (Sub to Glasgow).

Exeter: 11, Bedford circus. D. A. Herlihy, *Insp.* (Sub to Plymouth).

Glasgow: 45, Renfield street. David Low, *Man.*

Hereford: Imperial chambers, 138, Widemarsh street. H. C. P. Ashton, *Insp.*

(Sub to Cardiff).

Ipswich: Lloyd's chambers, Lloyd's avenue. A. G. Pankhurst, *Insp.*

Leeds: Permanent house, The Headrow. T. C. Atkinson, *Man.*

Liverpool: Orcl chambers, 14, Water street. D. T. Davies, *Insp.* (Sub to Manchester).

Manchester: 53, Spring gardens. C. J. Taylor, *Man.*

Middlesbrough: 90, Borough road. J. H. S. Newton, *Insp.* (Sub to Newcastle).

Newcastle: Bradburn house, Northumberland street. A. J. Fry, *Man.*

Northampton: Bridge street chambers. B. J. Clowes, *Insp.* (Sub to Nottingham).

Nottingham: Burton chambers, Friar lane. B. C. Sharpe, *Man.*

Plymouth: 12, Princess square. F. J. Devereux, *Sec.*

Portsmouth: 61, Commercial road. A. G. Hobden, *Insp.* (Sub to Southampton).

Southampton: 171, High street. R. F. Bilcliffe, *Sec.*

Swansea: 39, Belle Vue street. G. E. Botham, *Insp.* (Sub to Cardiff).

Watford: 17, King street. A. B. Maddocks, *Insp.* (Sub to Bedford).

Wolverhampton: 30, Waterloo road. P. S. Kirk, *Insp.* (Sub to Birmingham).



Reinsurance Managers & Agents

TELEPHONE No.: MANSION HOUSE 3577

TELEGRAMS: REMARUTT CANNON LONDON

CABLES: REMARUTT LONDON

CODES: A.B.C. (5TH EDITION) & BENTLEYS

**FOREIGN COMPANIES TRANSACTING BUSINESS IN THE
UNITED KINGDOM**

Aachen and Munich Fire Insurance Company.

Established 1825. *Object*—Insurance—All branches. *Head Office*—Aachen, Germany. *Walter Schmidt, Gen. Man.* *London Office*—W. Brown, 31, Lombard street, E.C.3.

Absalon Forsikrings-Aktieselskabet, of Copenhagen

Established 1905. *Objects*—All classes, except life. *Head Office*—Absalonsgaard Raadhuspladsen 45, Copenhagen.

London Managers—A. M. Marrs & Co., Ltd., 11, Queen Victoria street, E.C.4.
Telegrams—MARRS, London. *Phone*—City 3174.

L'AIGLE FIRE Insurance Company.

(See Advt. page B)

Established 1843. *Object*—Fire. *Head Office*—Paris.
London Correspondents—Bain, Sons & Golmick, Ltd., 1-3, Lombard street, E.C.3. *Telegrams*—GOLMICK, Stock, London.
Phone—Avenue 5200 (7 lines).

ALLIANCE MARINE & FIRE Ins. Co. of Bahia.

(See Advt. page 32)

Established 1870. *Objects*—Fire and Marine. *Head Office*—Bahia, Brazil.
London Office—5, Lothbury, E.C.2. *F. Conradi, Rep.* *Telegrams*—CONASSUR, Stock, London.

American Foreign Insurance Association.

Established 1919. *Objects*—Fire, Marine, Loss of Profits. *Head Office*—New York.
London Office—21, Birchlin lane, E.C.3. *A. J. M. Bonar and R. Landers Boon, London Mans.* *Telegrams*—AMFORIALON, Stock, London. *Cables*—AMFORIALON, London. *Phone*—Mansion House 9704 (3 lines).

American Insurance Company.

Incorporated 1846. *Head Office*—70, Park place, Newark, New Jersey, U.S.A.
London Office—21, Birchlin lane, E.C.3. *A. J. M. Bonar and R. Landers Boon, London Mans.* *Telegrams*—AMFORIALON, Stock, London. *Cables*—AMFORIALON, London. *Phone*—Mansion House 9704 (3 lines).

ASSICURAZIONI GENERALI of Rome, Trieste and Venice, Italy.

(See Advt. page D)

Established 1831. *Objects*—Life, Fire, Burglary and Marine. *Head Office*—Trieste.
Cav di Gr. Cr. Edgardo Morpurgo, President and Man. Dir.; *Gr. Uff. Michele Sulfina, Gen. Man.* *Marine Underwriting Dept.* (London): Royal Mail House, Leadenhall street, E.C.3. *General Agents*—Willis, Faber & Dumas, Ltd., 54, Leadenhall street, E.C.3. *Telegrams*—WILFACENCY, London. *Phone*—Monument 3411.
Sole Correspondents for Fire Reinsurance—Willis, Faber & Partners, Ltd., 52, Leadenhall street, E.C.3. *Telegrams*—WILFAPART, Fen, London.
Phone—Royal 5018-5019.

Assurance Cantonale Vaudoise.

Established 1928. *Object*—Hail insurance. *Head Office*—6 rue Ch. Vuillermet, Lausanne.

London Correspondents—Sterling Offices, Ltd., 25, Birchlin lane, E.C.3. *Telegrams*—VAUDOISE c/o Osterlinga, London. *Phone*—Mansion House 6671.

Assurance Franco-Asiatique.

Established 1918. *Objects*—All branches except Life. *Head Office*—Paris.
A. Pinson, Man. Dir.

London Office—25, Birchlin lane, London, E.C.3. *Sterling Offices, Ltd., London Agents.*

Telegrams—FRANCO, c/o Osterlinga, London. *Phone*—Mansion House 6671.

Atlantica Insurance Company, Limited, of Gothenburg.

Established 1916. *Objects*—Marine and Fire. *Head Office*—5, Sodra Hamngatan, Gothenburg. *Herbert Jacobsson, Chairman*; *Nils Philipson, Man. Dir.*

London Correspondent—Fire Department: Henry Maltby, Bell Yard, Gracechurch street, E.C.3. *Telegrams*—REINSEGE, Stock, London. *Phone*—Mansion House 8648.

Atlas Reinsurance Company, Limited.

Established 1907. *Objects*—Reinsurance.
HEAD OFFICE—Stockholm.
London Correspondents—A. M. Marrs & Co., Ltd., 11, Queen Victoria street, E.C.4.
Telegrams—MARRS, London. *Phone*—City 3174.

LA BALOISE FIRE Insurance Company.

(See Advt. page B)

Established 1863. *Object*—Fire, Burglary, Breakdown of Machinery, etc.
Head Office—Bâle.
London Correspondents—Bain, Sons & Golmick, Ltd., 1-3, Lombard street, E.C.3. *Telegrams*—GOLMICK, Stock, London.
Phone—Avenue 5200 (7 lines).

Baloise Marine Insurance Company, Limited.

Established 1863. *Object*—Marine. *Head Office*—Bâle.
 Iselin-Merian, *Chairman*; Rud Philippi, *Man.*; L. Schweizer, *Sub-Man.*
London Office—26-27, Leadenhall buildings, Leadenhall street, E.C.3. R. W. Gibbon & Son, *Agents*. *Telegrams*—HELVETIA, Ave., London. *Phone*—Mansion House 7519.

Baltica Insurance Company, Limited, of Copenhagen.

Established 1915. *Objects*—Marine, Fire, Accident and Burglary. *Head Office*—Copenhagen. *London Office*—Cannon street buildings, 139, Cannon street, E.C.4. Livesay, Hawthorn & Manby, Ltd., *British Mans.* *Telegrams*—DEALINGS, London. *Phone*—Mansion House 5963-4. *Marine Underwriter*—T. J. Mercer. *Telegrams*—THOJAMERCE.

LA BUENOS AIRES Insurance Company, of Buenos Aires.

(See Advt. page lxx)

Established 1903. *Objects*—All classes of Insurance. *Head Office*—Buenos Aires.
 Leng, Roberts & Cia. (Seguros), Ltda., *Mans.*
London Office—1, Royal Exchange avenue, E.C.3. W. T. Greig, Ltd., *Mans.*
Telegrams—BUENSEGURO, Stock, London. *Cables*—BUENSEGURO, London.
Phone—Avenue 4187.

Catalana Fire Insurance Company of Barcelona.

Established 1865. *Object*—Fire Insurance. *Head Office*—Barcelona.
London Correspondents—Fester, Fothergill & Hartung, 67, Queen street, E.C.4.
Telegrams—RETROCEDE, Cannon, London. *Phone*—City 3371 and 2.

Chiyoda Fire Insurance Company, Limited.

Established 1913. *Objects*—Fire, Marine and Transit. *Head Office*—Tokyo.
London Correspondents—Sterling Offices, Ltd., 25, Birchlin lane, London, E.C.3.
Telegrams—CHIVODA, c/o Osterlinga, London. *Phone*—Mansion House 6671.

CHRISTIANIA GENERAL Insurance Company of Oslo.

(See Advt. page lxxxiii)

Established 1847. *Objects*—All classes of Insurance and Reinsurance. *Head Office*—Kirkegaten, 24, Post Box 425, Oslo, Norway. Chr. Hansson, *Gen. Man.*
London Correspondents—W. H. Spiller & Son, Ltd., 1, Royal Exchange ave., E.C.3.
Telegrams—SPICELLUS, Stock, London. *Phone*—Avenue 3372.

Cologne Reinsurance Company, Limited.

Established 1846. *Objects*—Reinsurance in all branches. *Head Office*—Breitestrasse 161, Cologne. Dr. Wilhelm Bierlein, Walther Labes, *Mans.*
London Office—71-72, King William street, E.C.4. Mann Rutter (Reinsurance), Ltd., *British Mans.* *Telegrams*—REMARUTT, Cannon, London. *Cables*—REMARUTT, London. *Phone*—Mansion House 3577 (3 lines).

COLONIAL MARINE & FIRE Ins. Cos. of Batavia and The Hague.

(See Advt. page xxxviii)

Established 1851. *Objects*—Fire, Marine, Burglary and Motor. *Head Office*—The Hague.
London Office—73-76, King William street, E.C.4. B. W. Noble, Ltd., *British Mans.*
Telegrams—NOBILITATE, Cannon, London. *Phone*—Mansion House 5944 (3 lines).

Compagnie d'Assurances Generales, of Paris.

Established 1819. *Object*—Fire. *Head Office*—Paris.
London Office—37, Gracechurch street, E.C.3. Philip A. Barendt, Ltd.
Phone—Mansion House 3414.

COMPAGNIE DES PROPRIETAIRES REUNIS of Brussels.

(See Advt. page D)
 Established 1821. *Objects*—Fire, Profits and Explosion. *Head Office*—3, Rue du Marquis, Brussels. *M. Paul Hamoir, Man. Dir.*; *M. Yves Hamoir, Dep. Man. Dir.*
Sole Correspondents for Fire Reinsurance—Willis, Faber & Dumas, Ltd., 52, Leadenhall street, E.C.3. *Telegrams*—WILFAPART, Fen, London
Phone—Royal 5018-5019.

Condor Insurance Company of Santiago.

Established 1919. *Objects*—Fire, Marine and all classes except Life. *Head Office*—Santiago, Chili.
London Correspondents—American Foreign Insurance Association, 21, Birchington lane, London, E.C.3.
Telegrams—AMFORTALON, Stock, London. *Cables*—AMFORTALON, London.
Phone—Mansion House 9704 (3 lines).

CONFIANCE FIRE Insurance Company, Limited. (See Advt. page xi)

Established 1844. *Object*—Fire. *Head Office*—Rue Drouot, 26/28, Paris.
Jean Delaunay, Man.
London Office—71 & 72, King William street, E.C.4. A. J. Collins & Co. Ltd., Mans.
Telegrams—AYEJACEY, Cannon, London. *Cables*—AYEJACEY, London.
Phone—Mansion House 3577 (3 lines).

Consorzio Societa Italiana di Riassicurazione, of Milan.

Established 1918. *Objects*—Fire, Accidents, etc. (Reinsurance). *Head Office*—Milan.
London Correspondents—Fester, Fothergill & Hartung, 67, Queen street, E.C.4.
Telegrams—RETROCEDE, Cannon, London. *Phone*—City 3371 and 2.

COPENHAGEN REINSURANCE Co., Ltd., of Copenhagen.

(See Advt. page xxxviii)

Established 1915. (Daughter Company of Danmark Mutual Insurance Co. Est. 1861).
Head Office—Copenhagen. *Objects*—Reinsurance.
London Office—73-76, King William street, E.C.4. B. W. Noble, Ltd., *British Mans.*
Telegrams—NOBILITATE, Cannon, London. *Phone*—Mansion House 5944 (3 lines).

La Cubana Cia Nacional de Seguros of Havana.

Established 1918. *Objects*—Fire, Accident, etc. *Head Office*—Havana, Cuba.
London Correspondents—Fester, Fothergill & Hartung, 67, Queen street, E.C.4.
Telegrams—RETROCEDE, Cannon, London. *Phone*—City 3371 and 2.

Dai-Nippon Fire and Marine Reinsurance Company, of Osaka.

Established 1919. *Objects*—Fire and Marine Reinsurance. *Head Office*—Osaka, Japan.
London Correspondents—Fester, Fothergill & Hartung, 67, Queen street, E.C.4.
Telegrams—RETROCEDE, Cannon, London. *Phone*—City 3371 and 2.

Dansk Kautionsforsikrings Aktieselskab.

Established 1895. *Object*—Fidelity Guarantee and Reinsurance.
Head Office—Copenhagen.
London Correspondents—Sterling Offices, Ltd., 25, Birchington lane, London, E.C.3.
Telegrams—KAUTION, c/o. Osterlinga, London. *Phone*—Mansion House 6671.

Danube General Insurance Co.

Established 1867. *Objects*—Fire, Life and Accident. *Head Office*—Vienna
London Office—1, Royal Exchange avenue, E.C.3. H. C. Donnell, *London Man.*
Phone—Mansion House 6411.

Eastern Federal Union Insurance Company, Limited.

Established 1932. *Objects*—Life, Fire, Accident and Marine. *Head Office*—9, Clive street, Calcutta. *London Office*—20, King William street, E.C.4. B. M. Collins & Co., Ltd., *European and Reinsurance Mans.*
Telegrams—INSURECOLL, Cannon, London. *Cables*—INSURECOLL, London. *Phone*—Mansion House 9226-7-8.

Equitable Life Assurance Society of the United States.

Established 1859. *Head Office*—New York.
London Office—34-35, Norfolk street, Strand, W.C.2. W. J. Fryer, *British Man.*
Telegrams—INCRISM, Estrand, London. *Phone*—Temple Bar 8791.

La Equitativa Compania Anonima de Reaseguros.

Established 1923. *Objects*—Reinsurance, all classes. *Head Office*—Alcala 65, Madrid.
Telegrams—EQUITATIVA, c/o Osterlinga, London. *Phone*—Mansion House 6671.

La Equitativa Compania Anonima de Seguros sobre la Vida.

London Correspondents—Sterling Offices, Ltd., 25, Birchlin lane, London, E.C.3.
 Established 1917. *Object*—Life. *Head Office*—Alcala 65, Madrid.
London Correspondents—Sterling Offices, Ltd., 25, Birchlin lane, London, E.C.3.
Telegrams—EQUITATIVA, c/o Osterlinga, London. *Phone*—Mansion House 6671.

La Equitativa Compania Anonima de Seguros Riesgos diversos.

Established 1923. *Objects*—Fire and Accident. *Head office*—Alcala 65, Madrid
London Correspondents—Sterling Offices, Ltd., 25, Birchlin lane, London, E.C.3.
Telegrams—EQUITATIVA, c/o Osterlinga, London. *Phone*—Mansion House 6671.

EUROPÉENE Reinsurance Company, Limited. (See Advt. page xi)

Established 1913. *Objects*—Fire, Life, Accident and Marine Reinsurance.
Head Office—Rue de la Victoire 58, Paris. Antoine Daudet, *Man. Dir.*
London Office—71 & 72, King William street, E.C.4. A. J. Collins & Co. Ltd., *Mans.*
Telegrams—AYEJACEY, Cannon, London. *Cables*—AYEJACEY, London.
Phone—Mansion House 3577 (3 lines).

FENIX DEL NORTE Insurance Company. (See Advt. page lxx)

Established 1911. *Object*—Fire. *Head Office*—Tucuman, Argentine.
 Leng Roberts & Cia (Seguros), Ltda., *Buenos Aires Mans.*
London Office—1, Royal Exchange avenue, E.C.3. W. T. Greig, Ltd., *Mans.*
Telegrams—BUENSEGURO, Stock, London. *Cables*—BUENSEGURO, London.
Phone—Avenue 4187.

Fenix Fire Insurance Company, of Stockholm.

Established 1888. *Objects*—Fire, Burglary, Plate Glass, Travellers' Luggage and Water Damage. *Head Office*—3, Jacobstorg, Stockholm. Axel F. Enström, *Chairman.*
London Correspondent—Henry Maltby, Bell Yard, Gracechurch street, E.C.3.
Telegrams—REINSEGE, Stock, London. *Phone*—Mansion House 8648.

First Bohemian Reinsurance Bank of Prague.

Established 1872. *Objects*—Reinsurance (all classes except Life).
Head Office—Prague.
London Correspondents—Fester, Fothergill & Hartung, Rectory House, 67, Queen street, E.C.4. *Telegrams*—RETROCEDE, Cannon, London. *Phone*—City 3371 and 2.

LA FONCIÈRE FIRE Insurance Company, Limited, of Paris.

(See Advt. page xxxviii)

Established 1877. *Object*—Fire. *Head Office*—Paris.
London Office—73-76, King William street, E.C.4. B. W. Noble, Ltd., *British Mans.*
Telegrams—NOBILITATE, Cannon, London. *Phone*—Mansion House 5944 (3 lines).

Foncière General Insurance Company.

Established 1864. *Objects*—Fire, Loss of Profit, Life, Accident, Public Liability, Burglary, Hail, Transport and Credit Insurance and Reinsurance. *Head Office*—V. Sas-Utica 10, Budapest. J. Janovitz, *Gen. Man.*
London Correspondents—Sterling Offices, Ltd., 25, Birchlin lane, London, E.C.3.
Telegrams—FONCIERE, c/o Osterlinga, London. *Phone*—Mansion House 6671.

LA FONDARIA FIRE Insurance Company. (See Advt. page B)

Established 1879. *Objects*—Fire, Burglary, etc. *Head Office*—Florence.
London Correspondents—Bain, Sons & Golmick, Ltd., 1-3, Lombard street, E.C.3. *Telegrams*—GOLMICK, Stock, London.
Phone—Avenue 5200 (7 lines).

LA FRANCE FIRE Insurance Company. (See Advt. page B)

Established 1837. *Object*—Fire. *Head Office*—Paris.
London Correspondents—Bain, Sons & Golmick, Ltd., 1-3, Lombard street, E.C.3. *Telegrams*—GOLMICK, Stock, London.
Phone—Avenue 5200 (7 lines).

FRANCO ARGENTINA Insurance Company of Buenos Aires

(See Advt. page xc)

Established 1896. *Object*—Fire, Reinsurance. *Head Office*—Buenos Aires.
London Attorneys—Mummary, Morse & Rimmer, Ltd., 47-51, King William street,
 E.C.4. *Telegrams*—MUMORIM, London. *Phone*—Mansion House 9696.

FRANKONA Reinsurance Company, Limited.

(See Advt. page lxx)

ESTABLISHED 1886. *Objects*—Reinsurance. *Head Office*, Berlin.
London Representatives—Price, Forbes (Reinsurance) Ltd., King William street
 house, Arthur street, E.C.4 *Phone*—Mansion House 5432.

La Générale Société Anonyme d'Assurances à Berne.

Established 1909. *Objects*—Fire, Accident, etc. *Head Office*—18, rue Fédérale,
 Berne.
London Office—37, Gracechurch street, E.C.3. Philip A. Barendt. Ltd., Rep.
Phone—Mansion House 3414.

Guarantee Company of North America, The.

Established 1851. *Objects*—Fidelity and Surety. *Head Office*—Montreal.
 H. E. Rawlings, Pres.
London Correspondents—Sterling Offices, Ltd., 25, Birchin lane, London, E.C.3
Telegrams—GUARANTEE, c/o Osterlinga, London. *Phone*—Mansion House 6671.
Paris Correspondents—Sterling Offices, Société Anonyme, 51, rue Cambron, Paris.

Haand I Haand Insurance Company, of Copenhagen.

Established 1890. *Objects*—Fire, Accident and Sickness, Motor, Burglary.
Head Office—4, Nygade, Copenhagen. Chr. Hede, *Chairman*; Fritz Loppenthien,
 Gen. Man. *London Representative*—Henry Maltby, Bell Yard, Gracechurch
 street, E.C.3. *Telegrams*—REINSEGE, Stock, London. *Phone*—Mansion House 8648.

Halifax Fire Insurance Company of Halifax, Nova Scotia (1808).

London Office—21, Birchin lane, E.C.3. *Telegrams*—AMFORIALON, Stock, London.
Cables—AMFORIALON, London. *Phone*—Mansion House 9704 (3 lines). A. J. M.
 Bonar and R. Landers Boon, *London Mans.*

Helvetia General Insurance Company, of St. Gall.

Established 1858. *Objects*—All classes (abroad only). *Head Office*—St. Gall.
London Office—26-7, Leadenhall buildings, Leadenhall street, E.C.3. R. W. Gibbon
 & Son, Agents. *Telegrams*—HELVETIA, Ave., London. *Phone*—Mansion House 7519.

Home Insurance Company of New York (Limited).

Established 1853. *Objects*—Marine and Fire, Loss of Profits. *Head Office*—
 New York.
London Office—21, Birchin lane, E.C.3. A. J. M. Bonar and R. Landers Boon,
London Mans. *Telegrams*—Inland: AMFORIALON, Stock, London; Foreign:
 AMFORIALON, London. *Phone*—Mansion House 9704 (3 lines). Marine Under-
 writing Agents at Manchester, Leeds and Bradford.

Kyodo Fire Insurance Company, of Osaka, Japan.

Established 1906. *Objects*—Fire, Accident, Marine, etc. *Head Office*—Osaka.
London Correspondents—Fester, Fothergill & Hartung, *European Marine Claims*
Settling Agents, 67, Queen street, E.C.4.
Telegrams—RETROCEDE, Cannon, London. *Phone*—City 3371 and 2

Magdeburg Fire Insurance Company.

Established 1844. *Objects*—Fire and Accident. *Head Office*—Magdeburg.
London Office—1, Royal Exchange avenue, E.C.3. H. C. Dumbell, *London Man.*
Telegrams—GRUBEDGAM, Stock. *Phone*—Mansion House 6411.

MEIJI FIRE Insurance Company, Limited, of Tokio, Japan.

(See Advt. page D)

Established 1891. *Object*—Fire—Accident. *Head Office*—Tokio. K. Kagami,
Chairman, 52, Leadenhall street, London, E.C.3. Willis, Faber & Partners, Ltd.,
General Agents for Europe. *Telegrams*—WILFAPART, Fen., London.
Phone—Royal 5018-5019.

LA METROPOLITANA Insurance Company.

(See Advt. page lxx)

Established 1918. *Objects*—Fire, Life, Marine, Motor and Fidelity Guar.
Head Office—Havana.
London Office—1, Royal Exchange avenue, E.C.3. W. T. Greig, Ltd., *Mans.*
Telegrams—BUENSEGURO, Stock, London. *Cables*—BUENSEGURO, London.
Phone—Avenue 4187.

Milanese Insurance Company of Milan.

Established 1825. *Objects*—Fire, Life and Accident. *Head Office*—Milan.
London Representatives—Livesay, Hawthorn & Manby, Ltd., Cannon st. buildings,
 139, Cannon street, E.C.4. *Telegrams*—DEALINGS, London.
Phone—Mansion House 5963 and 5964.

MITSUBISHI MARINE and FIRE Insurance Company, Ltd.

(See Advt. page D)

Established 1919. *Head Office*—1, Yaesucho Ichime, Kojimachiku, Tokio, Japan. K. Kagami, *Chairman*. S. Kameyama, *Man. Dir.*; N. Nagahara and T. Kato, *Auditors*. *Reinsurance Mans. for U.K. and Europe (except Marine)*—Willis, Faber & Partners, Ltd., 52, Leadenhall street, E.C.3. *Telegrams*—WILFAPART, Fen, London. *Phone*—Royal 5018-5019.

General Agents for Europe—Henry Head & Co., Ltd., 110, Bishopsgate, London, E.C.2

Munich Reinsurance Company.

Established 1880. *Objects*—All classes of reinsurance.

HEAD OFFICE—Munich. Koeniginstrasse 107. Dr. Kurt Schmidt, *General Manager*.

London Correspondent—Dr. C. E. Golding, 123, Cannon street, E.C.4. *Telegrams*—CEGOLINSU. *Phone*—Mansion House 0741.

Mutual Life Insurance Company of New York.

Established 1843. *Objects*—Life and Annuity. *Head Office*—New York. British business reassured by Sun Life Assurance Co. of Canada, 2, 3 and 4, Cockspur street, London, S.W.1. H. O. Leach, *Gen. Man.*; E. W. Lewis, *Sec.* *Telegrams*—SUNGLOW, Lesquare, London. *Phone*—Whitehall 5400. *Cables*—SUNBEAM, London.

Mutuelle Generale Francaise Accidents.

Established 1883. *Objects*—Accident, Burglary, Fire, Machinery, Motor Car, Plate Glass, Third Party, Workmen's Compensation, etc. *Head Office*—Le Mans, France. J. M. Lelievre, *Gen. Man.*

London Correspondents—Sterling Office, Ltd., 25, Boreham lane, London, E.C.3. *Telegrams*—MUTUELL ACCIDENTS, c/o Osterlinga, London. *Phone*—Mansion House 6671.

NATIONAL GENERAL Insurance Company, of STETTIN.

(See Advt. page B)

Established 1845. *Objects*—Fire, Accident, Marine, etc. *Head Office*—Stettin.

London Correspondents—Bain, Sons & Golmick, Ltd., 1-3, Lombard street, E.C.3. *Telegrams*—GOLMICK, Stock, London.

Phone—Avenue 5200 (7 lines).

NATIONAL Insurance Company, Limited, of Copenhagen.

(See Advt. page xi)

Established 1905. *Objects*—All branches except Life. *Head Office*—Norrevoldgade 5, Copenhagen. Chr. Hede, R. af Dbg., Dbm., *Chairman*; F. Loppenthien, R. af Dbg., *Gen. Man.*; Holger Hede, *Man.*

London (Fire Dept.)—71 and 72, King William street, E.C.4. A. J. Collins & Co., Ltd., *Mans.* *Telegrams*—AYEJACEY, Cannon, London. *Cables*—AYEJACEY, London. *Phone*—Mansion House 3577 (3 lines).

La Nationale Annuity and Life Assurance Company.

Established 1830. *Object*—Life and Annuities. *Head Office*—2, Rue Pillet-Will and 17, Rue Laffitte, Paris, 9e. Count Frederick Pillet-Will, *Chairman*; Maurice Grimprel, *Man.*

London Office—100, Albion House, 59, New Oxford street, W.C.1. *Phone*—Temple Bar 4883. R. Ricard, *Representative for Great Britain*.

Netherlands Insurance Company, of 1845.

Established 1845. *Objects*—Fire and Life. *Head Office*—The Hague.

London Office—3, Lombard street, E.C.3. Philip A. Barendt, *British Fire Reinsurance Representative*. *Telegrams*—BARENDT, Stock, London. *Phone*—Mansion House 8447

New York Life Insurance Company.

Established 1845. *Objects*—Life and Annuity. *Head Office*—New York. British business reassured by Sun Life Assurance Co. of Canada, 2, 3 and 4, Cockspur street, London, S.W.1. H. O. Leach, *Gen. Man.*; E. W. Lewis, *Secretary*.

Telegrams—SUNGLOW, Lesquare, London. *Cables*—SUNBEAM, London.

Phone—Whitehall 5400.

NIPPON FIRE Insurance Co., Ltd., of Tokyo. (See Advt. page xxxviii)

Established 1872. *Objects*—Fire, Accident, Burglary and Marine. *Head Office*—Tokyo.

London Office—73-76, King William street, E.C.4. B. W. Noble, Ltd., *British Man.* *Telegrams*—NOBILITATE, Cannon, London. *Phone*—Mansion House 5944 (3 lines).

Nissan Fire, Marine and Accident Insurance Co. Ltd., Tokyo, Japan.

Established 1911. *Objects*—Fire, Accident, etc. *Head Office*—Tokyo, Japan.
London Correspondents—Fester, Fothergill & Hartung. *European Marine Claims Settling Agents*, 67, Queen street, E.C.4.
Telegrams—RETROCEDE, Cannon, London. *Phone*—City 3371 and 2.

NORDEN Insurance Company Ltd. of Oslo (See Advt. page lxxviii)

Established 1867. *Objects*—Fire, Burglary, Marine, etc. *Head Office*—Oslo.
H. Sommerfeldt, Man. Director.
London Office—1, Cornhill, E.C.3. *W. Allan Powell, Ltd., Gen. Agents for Great Britain.* *Telegrams*—VALPOWLEX, Stock, London. *Phone*—Mansion House 6274.

Nord og Syd Forsikrings-Aktieselskab.

Established 1915. *Objects*—Fire and Accident. *Head Office*—Copenhagen.
London Office—1, Royal Exchange avenue, E.C.3. *H. C. Dunlop, Ltd., Man.*
Phone—Mansion House 6771. *Telegrams*—ASSURORD, Stock, London.

NORDSTERN GENERAL Insurance Co., Ltd. (See Advt. page xi)

Established 1866. *Objects*—Fire, Burglary, Accident, Liability, Marine, Motor and Water Damage. *Head Office*—Nordsternplatz, Berlin-Schöneberg. *Edgar Schnell, Gen. Man.*
London Office—71-2, King William street, E.C.4. *A. J. Collins & Co., Ltd., London Mans.* *Telegrams*—AYEJACEY, Cannon, London. *Cables*—AYEJACEY, London. *Phone*—Mansion House 3577 (3 lines).

Norge Insurance Company, Limited.

ESTABLISHED 1857. *Objects*—Burglary, Fire, Marine and Transport.
HEAD OFFICE—Drammen, Norway.
London Correspondents—A. M. Marrs & Co., Ltd., 11, Queen Victoria street, E.C.
Telegrams—MARRS, London. *Phone*—City 3174.

Norrland Fire Insurance Company of Stockholm.

Established 1889. *Objects*—Fire, Burglary, Glass, Embezzlement, Burst Pipes, etc. *Head Office*—Stockholm.
London Correspondents—Fester, Fothergill & Hartung, 67, Queen street, E.C.4.
Telegrams—RETROCEDE, Cannon, London. *Phone*—City 3371 and 2.

Norwegian Alliance Insurance Company, Limited, of Norway.

Established 1911. *Objects*—Fire and Marine. *Head Office*—Prinsengrade 26 B, Box 728, Oslo. *Bull Kiosterud, Chairman; Chr. Eitrem, Man. Dir.*
London Office—37, Gracechurch street, E.C.3. *Philip A. Barendt, Ltd.*
Phone—Mansion House 3414.

NYE DANSKE Ins. Co., Ltd., of Copenhagen. (See Advt. page lxxxiii)

Established 1864. *Objects*—All classes of Insurance and Reinsurance. *Head Office*—Copenhagen.
London Correspondents—W. H. Spiller & Son, Ltd., 1, Royal Exchange, ave., E.C.3.
Telegrams—SPICELLUS, Stock, London. *Phone*—Avenue 3372.

OSAKA MARINE and FIRE Ins. Co., Ltd., of OSAKA, Japan.

(See Advt. page 8)

Established 1893. *Objects*—Marine, Fire, Personal Accident and Motor. *Head Office*—Osaka, Japan.
London Office—7, Gracechurch street, E.C.3. *Telegrams*—SEDGWICK, Stock, London.
Phone—Mansion House 9838 (14 lines).
Fire Agents—Sedgwick, Collins (Agencies) Ltd., Bell yard Gracechurch street, E.C.3. *Telegrams*—REINSEGE, Stock, London. *Phone*—Mansion House 5848 (2 lines).

Overseas Assurance Corporation, Limited.

Established 1920. *Objects*—Fire, Marine and Accident Insurance and Reinsurances. *Head Office*—Singapore. *J. W. Harries, Man. Dir.*
London Correspondents—Sterling Office, Ltd., 25, Birchin lane, E.C.3.
Telegrams—OVERSEAS, c/o Osterlings, London. *Phone*—Mansion House 6671.
Paris Correspondents—Sterling Office, Société Anonyme, 51, rue Cambon, Paris.

LE PHÉNIX Compagnie Française d'Assurances sur la Vie.

(See Advt. page B)

Established 1844. *Objects*—Life and Annuities. *Head Office*—31, Rue Laffayette, Paris.
London Office—1-3, Lombard street, E.C.3. *Bain, Sons & Golmick, Ltd., Man. for Great Britain.* *Telegrams*—GOLMICK, Stock, London.
Phone—Avenue 5200 (7 lines).

POHJOLA (NORTHERN) Insurance Company (of Helsingfors)

(See Advt. page xc)

Established 1891. *Object*—Fire and Marine Reinsurance. *Head Office*—Helsingfors.
London Attorneys—Mummery, Morse & Rimmer, Ltd., 47-51, King William street, E.C.4. *Telegrams*—MUMORIM, London. *Phone*—Mansion House 9696.

La Providence Fire Insurance Company, Limited, of Paris.

Established 1838. *Object*—Fire. *Head Office*—Paris.
London Correspondents—Fester, Fothergill & Hartung, 67, Queen street, E.C.4.
Telegrams—RETROCEDE, Cannon, London. *Phone*—City 3371 and 2.

PROVIDENCE WASHINGTON Ins. Co. of Providence, R.I.

(See Advt. page xi)

Established 1799. *Objects*—Fire and Marine. *Head Office*—Providence, R.I., U.S.A. G. C. House, *President*.
London (Fire Dept.)—71 and 72, King William street, E.C.4. A. J. Collins & Co., Ltd., *Mans. Telegrams*—AYERACEY, Cannon, London. *Cables*—AYERACEY, London. *Phone*—Mansion House 3577 (3 lines).
Marine Dept.—Lloyd's building, 3-6, Lime street, E.C.3. F. J. Erwood, *Agent*. C. W. Walker, *Underwriter*. *Phone*—Mansion House 2293.

Les Réassurances Société Anonyme of Paris.

Established 1919. *Objects*—All classes of Reinsurance. *Head Office*—Paris.
London Correspondents—Fester, Fothergill & Hartung, 67, Queen street, E.C.4.
Telegrams—RETROCEDE, Cannon, London. *Phone*—City 3371 and 2.

REINSURANCE CO. "ROSSIA" of Copenhagen. (See Advt. page xi)

Established 1918. *Objects*—All kinds of Reinsurance including Life.
Head Office—Bornholmegade 8, Copenhagen. B. Deruginsky, *Gen. Man*.
London Office—71 and 72, King William street, E.C.4. A. J. Collins & Co., Ltd., *Mans. Telegrams*—ROSSIARE, Cannon, London. *Cables*—ROSSIARE, London. *Phone*—Mansion House 3577 (3 lines).

REINSURANCE COMPANY SALAMANDRA, of Copenhagen.

(See Advt. page xc)

Established 1918. *Objects*—Fire, Accident and Marine Reinsurance. *Head Office*—Copenhagen.
London Attorneys—Mummery, Morse & Rimmer, Ltd., 47-51, King William street, E.C.4. *Telegrams*—MUMORIM, London. *Phone*—Mansion House 9696.

RIUNIONE ADRIATICA Di Sicurtà (The Adriatic Insurance Co.).

(See Advt. page lxxxii)

Established 1838. *Objects*—Life, Fire, Accident and Marine Insurance. (Incorporated in Italy.) *Head Office*—Via Mazzini 35, Trieste, Italy. Gr. Uff. Dr. Arnoldo Frigessi di Rattalma, *President*. Gr. Uff. Arnoldo Frigessi di Rattalma and Comm. Avv. Enrico Marchesano, *Man. Directors and General Mans.*; Comm. Dr. Leone Spitzer, *Central Man*.
London Office (Reinsurance only): 44, Queen Victoria street, E.C.4. Edgar R. Peck, *Man*. *Telegrams*—RIUNADRIA, Cannon, London. *Phone*—City 6832.

LA ROSARIO AGRICOLA Insurance Company. (See Advt. page lxx)

Established 1923. *Object*—Hail. *Head Office*—Rosario, Argentine.
London Office—1, Royal Exchange avenue, E.C.3. W. T. Greig, Ltd., *Mans. Telegrams*—BUENSEGURO, Stock, London. *Cables*—BUENSEGURO, London. *Phone*—Avenue 4187.

LA ROSARIO Insurance Company.

(See Advt. page lxx)

Established 1888. *Objects*—All classes of Insurance. *Head Office*—Rosario, Argentine.
London Office—1, Royal Exchange avenue, E.C.3. W. T. Greig, Ltd., *Mans. Telegrams*—BUENSEGURO, Stock, London. *Cables*—BUENSEGURO, London. *Phone*—Avenue 4187.

ROYAL CHARTERED GENERAL FIRE Insurance Co., Ltd.

(See Advt. page lxxviii)

Established 1798. *Objects*—Fire and Accident. *Head Office*—Copenhagen.
J. Vissing, *Man*.
London Office—1, Cornhill, E.C.3. W. Allan Powell, Ltd., *London Representatives*.
Telegrams—WALPOWLEX, Stock, London. *Phone*—Mansion House 6274.

SAN MARTIN Insurance Company

(See Advt. page lxx)

Established 1925. *Objects*—Fire and Motor. *Head Office*—Mendoza, Argentine.
Leng, Roberts & Cia. (Seguros), Ltda., Buenos Aires Mans.
London Office—1, Royal Exchange avenue, E.C.3. *W. T. Greig, Ltd., Mans.*
Telegrams—BUENSEGURO, Stock, London. *Cables*—BUENSEGURO, London.
Phone—Avenue 4187.

Skaane Fire and Life Insurance Company, Limited.

Established 1884. *Objects*—Fire and Life. *Head Office*—Malmö, Sweden.
London Correspondents—Sterling Offices, Ltd., 25, Birchin lane, London, E.C.3.
Telegrams—SKANE, c/o Osterlinga, London. *Phone*—Mansion House 6671.

Skandinavia Insurance Company, Limited, of Copenhagen.

Established 1899. *Objects*—Fire, Life, Marine, Accident and Burglary.
Head Office—Copenhagen. *N. L. Sjörmán, Gen. Man.*
London Office—96-8, Leadenhall street, E.C.3. *K. V. F. Carlson, London Man.*
Telegrams—SKANDRECO. *Phone*—Avenue 5008.

Slavia Mutual Insurance Bank.

Established 1869. *Objects*—All classes. *Head Office*—Prague, Czecho-Slovakia.
J. Huel, Chairman; Dr. V. Peca, Gen. Man.
London Correspondents—Sterling Offices, Ltd., 25, Birchin lane, London, E.C.3.
Telegrams—SLAVIA, c/o Osterlinga, London. *Phone*—Mansion House 6671.
 Claims paid in the year 1936 totalled more than 100 million Kc. and since 1918 more than 1,335 million Kc. The Bank's own resources and funds entrusted to it amount to more than 1,089 million Kc. The insured capital in the Life Dept. exceeds 2,336 million Kc.

SOCIÉTÉ ANONYME DE RÉASSURANCES.

(See Advt. page B)

Established 1884. *Objects*—All classes (Reinsurance only). *Head Office*—Paris.
London Correspondents—Bain, Sons & Golmick, Ltd., 1-3, Lombard street, E.C.3. *Telegrams*—GOLMICK, Stock, London. *Phone*—Avenue 5200 (7 lines).

SOLEIL FIRE Insurance Company, Ltd., of Paris.

(See Advt. page xi)

Established 1829. *Object*—Fire. *Head Office*—Rue de Chateaudun 44, Paris.
R. Mazel, Gen. Man.; Charles de Chillaz, Asst. Gen. Man.; Edouard d'Auriac, Man.
London Office—71 and 72, King William street, E.C.4. *A. J. Collins & Co., Ltd., Mans.*
Telegrams—AYEJACEY, Cannon, London. *Cables*—AYEJACEY, London.
Phone—Mansion House 3577 (3 lines).

Stanstead and Sherbrooke Fire Insurance Company.

Established 1835. *Object*—Fire. *Head Office*—Sherbrooke, Quebec.
London Correspondents—Sterling Offices, Ltd., 25, Birchin lane, London, E.C.3.
Telegrams—STANSTEAD, c/o Osterlinga, London. *Phone*—Mansion House 6671.

SUL AMERICA FIRE, MARINE & ACCIDENT Insurance Company.

(See Advt. page xi)

Established 1913. *Objects*—Fire, Accident and Marine. *Head Office*—Rua Buenos Aires 29-37, Rio de Janeiro, Brazil. *Jean Duvernoy, Gen. Man.*
London Office—71-72, King William street, E.C.4. *A. J. Collins & Co., Ltd., Mans.*
Telegrams—AYEJACEY, Cannon, London. *Cables*—AYEJACEY, London.
Phone—Mansion House 3577 (3 lines).

SVEA FIRE & LIFE Insurance Company, Ltd., of Gothenburg.

(See Advt. page lxxxiii)

Established 1866. *Objects*—Fire and Life. *Head Office*—Gothenburg.
London Correspondents—W. H. Spiller & Son, Ltd., 1, Royal Exchange ave., E.C.3.
Telegrams—SPICELIUS, Stock, London. *Phone*—Avenue 3372.

Swiss National Insurance Company, Limited.

Established 1896. *Object*—Marine only in London. *Head Office*—Basle, Switzerland.
London Office—26-27, Leadenhall buildings, Leadenhall street, E.C.3.
Telegrams—HELVETIA, Ave., London. *Phone*—Mansion House 7519.

Switzerland General Insurance Company, Limited.

Established 1869. *Object*—Marine only in London. *Head Office*—Zurich, Switzerland. *G. A. Briner, Hon. President; P. Bollinger, Man. Director; E. F. Heidfeld, C. Briner, H. W. Bosch, F. Rymann, Managers.*
London Office—26-27, Leadenhall buildings, Leadenhall street, E.C.3.
Telegrams—HELVETIA, Ave., London. *Phone*—Mansion House 7519.
 Also a London Branch Office at Lloyd's building, Lime street, E.C.

Tai Ping Insurance Company, Ltd.

Established 1930. *Objects*—Fire, Accident, Life and Marine. *Head Office*—212, Kiangse Road, Shanghai.
London Correspondents—Sterling Offices, Ltd., 25, Birchlin lane, E.C.3. *Telegrams*—TAPINGING, c/o Osterlinga, London. *Phone*—Mansion House 6671.

TAISHO MARINE and FIRE Ins. Co., Ltd., of Tokio, Japan.

(See Advt. page D)

Established 1917. *Objects*—Marine and Fire. *Head Office*—Tokio. M. Inuma, *Chairman and Man. Director*.
London Office—52, Leadenhall street, E.C.3. Willis, Faber & Partners, Ltd., *Reinsurance and General Agents (Non Marine) for U.K.* *Telegrams*—WILFAPART, Fen., London. *Phone*—Royal 5018-5019.

Tatsuuma Marine and Fire Insurance Company, Limited.

Established 1919. *Objects*—Fire and Marine. *Head Office*—Nishinomiya, Japan.
London Correspondents—Sterling Offices, Ltd., 25, Birchlin lane, London, E.C.3. *Telegrams*—TATSUUMA, c/o Osterlinga, London. *Phone*—Mansion House 6671.

Thuringia Insurance Co., Ltd., of Erfurt.

Established 1853. *Objects*—Fire, Accident, etc. *Head Office*—Erfurt, Germany.
London Correspondents—Fester, Fothergill & Hartung, 67, Queen street, E.C.4.
Telegrams—RETROCEDE, Cannon, London. *Phone*—City 3371 and 2.

TOKYO Fire Insurance Company, Limited, of Japan.

(See Advt. page A)

Established 1887. *Objects*—Fire, Marine and Accident. *Head Office*—Tokyo.
London Correspondents—Sterling Offices, Ltd., 25, Birchlin lane, London, E.C.3.
Telegrams—Tokyo, c/o Osterlinga, London. *Phone*—Mansion House 6671.

TOKIO MARINE & FIRE Ins. Co., Ltd., of Tokio, Japan. (See Advt. page D)

Established 1879. *Objects*—Marine, Fire and Accident. *Head Office*—Tokio.
 K. Kagami, *President and Chairman*.
General Agents (Marine) for Europe—Willis, Faber & Dumas, Ltd., 54, Leadenhall street, London, E.C.3.
General Agents (Non-Marine) for Europe—Willis, Faber & Partners, Ltd., 52, Leadenhall street, London, E.C.3. *Telegrams*—WILFAPART, Fen., London.
Phone—Royal 5018-5019.

Companhia de Seguros Tranquilidade S.A.R.L.

Established 1871. *Objects*—Fire, Life, Accident and Marine. *Head Office*—Oporto.
 A. Gomes, *Man. and Sec.*
London Correspondents—Sterling Offices, Ltd., 25, Birchlin lane, London, E.C.3.
Telegrams—TRANQUILIDADE, c/o Osterlinga, London. *Phone*—Mansion House 6671.

L'UNION FIRE, ACCIDENT & GENERAL Ins. Co., of PARIS.

(See Advt. page 32)

Established 1828. *Objects*—Fire, Accident and General. *Head Office*—Paris.
London Office—5, Lothbury, E.C.2. F. Conradi, *Man.* *Telegrams*—INCENDIE, London.

La Union & Le Phenix Espagnol.

Established 1864. Paris and Madrid. *Objects*—Fire, Accident, Burglary, etc.
London Correspondents—Fester, Fothergill & Hartung, 67, Queen street, E.C.4.
Telegrams—RETROCEDE, Cannon, London. *Phone*—City 3371 and 2.

Union Levantina, Sociedad Anonima de Seguros.

Established 1918. *Objects*—Fire, Marine and Accident. *Head Office*—Valencia.
 J. Ballester, *Gen. Man.*
London Correspondents—Sterling Offices, Ltd., 25, Birchlin lane, London, E.C.3.
Telegrams—UNIONTINA, c/o Osterlinga, London. *Phone*—Mansion House 6671.

United States Fidelity and Guarantee Company.

Established 1896. *Objects*—Accident and Casualty. *Head Office*—Baltimore, U.S.A.
London Correspondents—Sterling Offices, Ltd., 25, Birchlin lane, London, E.C.3.
Telegrams—USFANG, c/o Osterlinga, London. *Phone*—Mansion House 6671.
Paris Correspondents—Sterling Offices, Societe Anonyme, 51, rue Cambon, Paris.
Telegrams—USFANG CHEZ PARSTERLING, Paris. *Phone*—Opera 5518.

Urbaine Fire Insurance Company, Limited, of Paris.

Established 1838. *Object*—Fire. *Head Office*—Paris.
London Office—Philip A. Barendt, Ltd., 37, Gracechurch street, E.C.3.
Phone—Mansion House 3414.

L'URBAINE & LA SEINE Accident Ins. Co., of Paris.

(See Advt. page xxxviii)

Established 1880. *Objects*—Accident and General Reinsurance. *Head Office*—Paris.
British Correspondents—B. W. Noble, Ltd., 73-76, King William street, E.C.4.
Telegrams—NOBILITATE, Cannon, London. *Phone*—Mansion House 5944 (3 lines).

VIKING Assurance Company, of Oslo.

(See Advt. page 32)

Established 1911. *Objects*—Fire, Marine and Accident. *Head Office*—Oslo.
London Office—5, Lothbury, E.C.2. F. Conradi, *Representative*.
Telegrams—CONASSUR, Stock, London.

Warsaw Fire Insurance Company.

Established 1870. *Objects*—Fire, Hail, Burglary, Transport, Consequential Loss, etc., and all classes of Reinsurance except Life. *Head Office*—Warsaw.
London Correspondents—Feister, Fothergill & Hartung, 67, Queen street, E.C.4.
Phone—City 3371-2.

YOKOHAMA FIRE AND MARINE Insurance Company, Limited.

(See Advt. page xc)

Established 1897. *Objects*—Fire and Marine Reinsurance. *Head Office*—Yokohama.
London Attorneys—Mummary, Morse & Rimmer, Ltd., 47-51, King William street, E.C.4. *Telegrams*—MUMORIM, London. *Phone*—Mansion House 9696.

ZURICH General Accident and Liability Ins. Co., Ltd. (See Advt. page 6)

(A Limited Company Incorporated in Switzerland.)

Established 1872. *Objects*—Motor Car, Employers' Liability, Personal Accident and Sickness, Public Liability, Third Party (Drivers), and Burglary.

HEAD OFFICE: Mythenquai 2, Zurich, Switzerland. *Cable-address*—ASSURICH, Zurich. *Telephone*—73610. R. M. Naef, *Gen. Man.*

BRANCH OFFICES—England: Fairfax House, Fulwood place, High Holborn, London, W.C.1. *Cables*—ASSURICH-Holb-London. *Phone*—Chancery 8833 (12 lines).
Hedley C. Wright, *Man. for U.K.*

Ireland: 31, College Green, Dublin. *Cables*—ASSURICH, Dublin. *Phone*—22032.

France: 14, Boulevard Poissonniere, Paris 9e. *Cables*—ASSURICH-98-Paris.

Phone—Provence 6635, 6636, 6859, 6879.

Belgium: 76, Rue de la Loi, Bruxelles. *Cables*—ASSURICH, Bruxelles.

Phone—11.65.86.

Luxemburg: General Agency: E. Mayer-Neumann, 47, Avenue Monterey, Luxembourg. *Cables*—ASSURICH, Luxembourg. *Phone*—3066.

Sweden: Birger Jarlsгатan 8, Stockholm 7. *Cables*—ASSURICH, Stockholm.

Phone—23.29.20.

Norway: General Agency: Tschudi & Eitzen, Kirkegaten 2, Oslo.

Cables—ASSURICH, Oslo. *Phone*—23433, 25310.

Denmark: General Agency: Svend With, Kongens Nytorv 19, Copenhagen.

Cables—ASSURICH, Copenhagen. *Phone*—Central 4837.

Holland: Parkstraat, 10a, den Haag. *Cables*—ASSURICH, den Haag. *Phone*—117.657.

Germany: Berlin, Taubenstrasse 4/6, Berlin W.8. *Cables*—ASSURICH, Berlin.

Phone—Jäger 76.81.

Cologne: Kaiser Wilhelm-Ring 48, Köln. *Phone*—21.5229.

Frankfurt o/M: Kaisersstrasse 3, Frankfurt a/M. *Cables*—ASSURICH, Frankfurt-main. *Phone*—29144.

Munich: Herzog Wilhelmstrasse 8, München. *Cables*—ASSURICH, München.

Phone—12.500.

Vienna: Schwarzenbergplatz 17, Wien 1. *Cables*—ASSURICH, Wien.

Phone—U. 43.5.0.

Italy: Milan, Via Monte di Pietà 1a, Milano (102). *Cables*—ASSURICH, Milano.

Phone—33475-88476.

Spain—Barcelona: Plaza de Turguinaua, Ronda San Pedro 17, Barcelona. *Cables*—ASSURICH, Barcelona. *Phone*—130-40.

Madrid: Calle de Sevilla 4, Madrid. *Cables*—ASSURICH, Madrid. *Phone*—48216.

U.S.A.—Chicago: 135, South La Salle street, Chicago. *Cables*—ASSURICH, Chicago.

New York: 80, John street, New York City. *Cables*—ASSURICH, New York.

Canada—Toronto: Federal Building, Toronto 2, Ont. *Cables*—ASSURICH, Toronto.

THE
**MERCANTILE & GENERAL
INSURANCE COMPANY**
LIMITED



Net Premium Income for 1937 - £962,126

The Investments and Cash at Bankers
exceed £1,300,000.

25-31, MOORGATE, LONDON, E.C.2

Foreign Supt. : M. BURTON STEWART.

Actuary : W. H. CLOUGH, F.I.A.

Asst. Fire Manager : P. B. ROBERTSON.

Secretary : H. P. HEWITT.

Accident Manager : CARLTON HALL.

General Manager - - **FREDK. G. POOK**

LIST OF ALLIED COMPANIES

Estab.	NAME OF COMPANY	Alliance Date.	ALLIED WITH.
1909	Anglo-Canadian	1929	Century.
1909	Anglo-Scottish	1912	Century.
1862	Australian Alliance	1909	London & Lancashire.
1872	Australian Mutual Fire	1920	Commercial Union.
1925	Avon	1925	National Farmers Union Mutual.
1872	Bath & West of England Plate Glass	1908	State.
1894	Bedford General	1933	Zurich.
1938	British & European	1918	British General.
1863	British & Foreign Marine	1909	Royal.
1919	British Crown	1919	Eagle Star
1878	British Engine, Boiler	1912	Royal.
1854	British Equitable	1923	State.
1908	British Fire	1923	London & Lancashire.
1904	British General	1926	Commercial Union.
1888	British Law	1917	London Assurance.
1908	British Oak	1938	Union of Canton
1933	Car & General	1917	Royal Exchange.
1899	Central	1907	Liverpool & London & Globe.
1835	Century	1917	Friends' Provident
1909	City Fire	1925	Tariff Reinsurances.
1877	City Mutual Fire of Sydney	1897	London & Lancashire.
1824	Clerical, Medical & General	1920	Employers' Liability.
1878	Colonial Mutual Fire of Melbourne	1927	London & Lancashire.
1919	Commercial of Ireland	1922	Yorkshire.
1807	County Fire	1906	Alliance.
1838	Derwent & Tamar	1912	London & Lancashire.
1909	Drapers & General	1922	Provincial.
1823	Edinburgh	1918	Commercial Union.
1921	Elders Insurance	1932	Sun Insurance.
1919	English	1923	General Accident.
1835	Equitable Reversionary Interest Society	1920	Equitable Life.
1802	Essex & Suffolk Equitable	1911	Atlas.
—	Federal of South Africa	1913	London & Lancashire.
1890	Fine Art & General	1917	North British & Mercantile.
1837	General Life	1924	General Accident, Fire & Life.
1836	General Reversionary	1912	Clerical, Medical & General.
1910	Gresham Fire & Accident	1910	Gresham Life.
1848	Gresham Life	1933	Legal & General.
1840	Guarantee Society	1914	Yorkshire.
1919	Guardian Eastern	1929	Guardian.
1919	Guildhall	1931	London Assurance.
1914	Home & Foreign Reinsurance	1923	Commercial Union
1893	Hull Underwriters	1927	Provincial.
1878	Imperial Live Stock	1912	Commercial Union.
1824	Indemnity Mutual Marine	1916	Northern.
1910	Insurance Office of Australia	1922	North British & Mercantile.
1884	Lancashire & Yorkshire Reversionary	1921	Yorkshire.
1892	Law Accident	1907	London & Lancashire.
1845	Law Fire	1907	Alliance.
1853	Law Reversionary	1912	Equity & Law Life.
1806	Law Union & Rock	1919	London & Lancashire.
1907	Legal	1916	Royal.
1836	Liverpool & London & Globe	1919	Royal.
1866	Liverpool & London Plate Glass	1908	State.
1918	Liverpool Marine & General	1926	Century.
1878	Liverpool Reversionary	1920	Eagle Star.
1890	Local Government Guarantee	1933	United British.
1873	London & County	1909	Sun Insurance.
1860	London & Provincial Marine & General	1913	Yorkshire.
1862	London & Scottish	1923	Northern.
1869	London Guarantee & Accident	1922	Phoenix.
1885	London Plate Glass	1910	Yorkshire.
1936	Marine	1917	London & Lancashire
1864	Maritime	1914	Scottish Union & National.
—	Melbourne Fire Office	1916	London & Lancashire.
1871	Merchants' Marine	1919	Employers' Liability.
1920	Merchants & Manufacturers'	1924	British Oak.
1906	Motor Union	1927	Royal Exchange.
1908	National Accident Compensation	1922	British General.
1864	National Boiler & General	1923	Alliance.

Estab.	NAME OF COMPANY	Alliance Date.	ALLIED WITH
1833	National Guarantee & Suretyship	1914	Northern.
1897	National of Great Britain	1917	Commercial Union.
1913	National Parcels	1927	Sun Insurance.
1854	National Provincial	1909	Royal Exchange.
1921	Navigators & General	1921	Eagle Star
1902	Newcastle & District Plate Glass	1917	Yorkshire.
1863	Northern Maritime	1917	Union Marine & General.
1797	Norwich Union Fire	1925	Norwich Union Life.
1871	Ocean Accident & Guarantee	1910	Commercial Union.
1859	Ocean Marine	1907	North British & Mercantile.
1862	Oldham Fire	1921	Yorkshire.
1886	Palatine	1900	Commercial Union.
1920	Planet	1927	Sun Insurance.
1865	Provident Accident & White Cross	1917	Northern.
1849	Railway Passengers	1910	North British & Mercantile.
1881	Reliance Marine	1916	Guardian.
1823	Reversionary Interest	1919	Equitable Life.
1918	Road Transport & General	1923	General Accident, Fire & Life.
1917	Royal Scottish	1914	Northern.
1919	Scottish Automobile & General	1933	General Accident, Fire & Life.
1881	Scottish Boiler & General	1913	Yorkshire.
1877	Scottish Insurance	1919	Scottish Amicable.
1876	Scottish Metropolitan	1937	Scottish Equitable half int.
1879	Scottish Plate Glass	1912	London & Scottish.
1908	Southern	1908	Guardian.
1871	Standard Marine	1907	Century.
1891	State	1907	London & Lancashire.
—	Sydney Fire Office	1924	Royal Exchange.
1919	Tariff Reinsurances	1916	London & Lancashire.
1860	Thames & Mersey Marine	1933	Phoenix.
1904	Theatres Mutual	1911	Liverpool & London & Globe.
1910	Travellers	1920	Eagle Star
1919	Treaty Reinsurances	1928	Commercial Union.
1867	Ulster Marine	1931	Victory.
1714	Union	1918	Yorkshire.
1863	Union Marine & General	1907	Commercial Union
1915	United British	1911	Phoenix.
1902	United Legal Indemnity	1933	Motor Union.
1825	University Life	1909	Yorkshire.
1920	Veterinary	1909	Equitable Life.
1859	Vulcan Boiler & General	1919	Car & General
1875	Warden	1923	London Assurance.
1909	Welsh	1920	Royal.
1886	West of Scotland	1913	London & Scottish.
1717	Westminster Fire	1911	Commercial Union.
1894	World Marine & General	1924	Alliance.
		1906	Northern.
		1920	

RIUNIONE ADRIATICA DI SICURTA OF TRIESTE

(THE ADRIATIC INSURANCE COMPANY LTD.)

Incorporated in Italy

Established 1889

President:

GR. UFF. DR. ARNOLDO FRIGESSI DI RATTALMA

Managing Directors and General Managers:

GR. UFF. DR. ARNOLDO FRIGESSI DI RATTALMA, COMM. AVV. ENRICO MARCHESANO

Central Manager:

COMM. DR. LEONE SPITZER

ASSETS
EIGHTEEN MILLIONS STERLING

London Office for:

**TREATY and FACULTATIVE
REINSURANCE**

44, QUEEN VICTORIA STREET, E.C.4.

London Manager—EDGAR R. PECK.

Telephone: CITY 6832.

LIST OF AMALGAMATED COMPANIES

From 1667 to 1935

ESTAB.	NAME OF COMPANY.	DATE OF AMALGAMATION.	AMALGAMATED WITH
1825	Aberdeen Fire & Life	1852	Renamed Scottish Provincial.
1896	Aberdeenshire Farmers	1921	Warden.
1856	Absolute Life	1857	City of London.
1883	Abstainers & General	1934	Renamed Beacon.
1897	Accident (No. 1)	1870	Reorganised.
1870	^a Accident Insurance Co. (No. 2)	1906	Commercial Union.
1877	Accident Ins. Co. of Scotland	1879	Lancashire & Yorkshire Accident.
1849	Accidental Death	1867	Accident (No. 1).
1903	Accrington & District Mutual Plate Glass	1919	South East Lancashire.
1853	Accumulative Life	1853	Anglo-Australian Life.
1841	Achilles Life (No. 1)	1814	Great Britain Mutual Life.
1853	Achilles Life (No. 2)	1858	City of London.
1825	Aegis Fire & Life	1850	English & Cambrian Life.
1848	Aegis Life	1854	Mitre Life.
1851	Ago Life	1856	Engineers.
1864	Albert Fire & Marine	1866	Western Fire.
1899	Albion Fire	1907	London & Lancashire
1893	Albion Fire Insurance Association	1893	Manchester Fire.
1895	^b Albion Fire & Life	1858	Eagle.
1903	Alert Plate Glass	1909	Midland.
1863	Alexandra Marine, Fire & Guarantee	1884	Albert Fire & Marine.
1868	Alexandra Mutual Life	1872	Masonic and General Fire & Life.
1839	Alfred Life	1858	Eagle.
1824	Alliance Marine	1892	Renamed Alliance Marine & General.
1892	Alliance Marine & General	1905	Alliance.
1894	Alliance Plate Glass	1910	Commercial Union.
1905	Alpha	1913	Fine Art & General.
1696	Amicable Contribution	1698	Renamed Hand-in-Hand.
1867	Amicable Mutual Life	1868	United Ports.
1706	Amicable Society	1866	Norwich Union Life.
1849	Anchor Fire & Life	1857	Bank of London.
1842	Anchor Life	1849	Renamed Anchor Fire & Life.
1853	Anglo-Australian Life	1858	British Provident.
1879	Anglo-French Fire	1879	Renamed Lion Fire.
1909	Anglo-Scottish Assurance Corporation	1929	Renamed Anglo-Canadian.
1873	Archangel Marine	1880	Commercial Union.
1847	Architects & Builders Fire & Life	1850	British Fire & Life.
1833	Argus Life	1888	Imperial Life.
1824	Asylum Life	1887	London Assurance.
1852	Athenæum Fire	1856	Times Fire.
1851	Athenæum Life	1856	People's Provident.
1881	Atlas Plate Glass	1894	Provident Plate Glass.
1839	Australian, Colonial & General Life	1852	Liverpool & London.
1919	Autocar Fire & Accident	1929	Renamed Guildhall Insurance Co.
1856	Bank of London	1858	Fire to L. & L. & G. ; Life to Albert.
1865	Bankers Guarantee	1919	Alliance.
1905	Baptist Fire	1926	Renamed Baptist Insurance Co.
1667	Barbon's Fire Office, Dr.	1680	Renamed Fire Office, The
1874	Barrow-in-Furness Plate Glass	1874	Caledonian Plate Glass.
1767	Bath (Old) Fire	1872	Sun Fire.
1776	Bath Sun Fire	1838	Sun Fire.
1821	Beacon Fire	1827	Protector Fire.
1852	Beacon Fire & Life	1856	Life to Albert ; Fire to Times.
1911	Beacontree Plate Glass	1921	National Provincial.
1871	Belfast Fire	1879	Standard Fire.
1824	Berkshire, Glos. & Prov. Life & Fire	1831	Fire to Phoenix ; Life to Clerical, 1829.
1852	Birkbeck Life	1857	Home Counties Life.
1864	Birmingham Alliance Fire	1870	Lancashire.
1865	Birmingham Alliance Life	1870	Renamed London & Birmingham Life.
1834	Birmingham District Fire	1851	Renamed District (Birmingham) Fire
1805	Birmingham Fire	1867	Lancashire.
1810	Birmingham Life	1826	Provident Life.
1862	Birmingham & Midland Life.	1865	Birmingham Alliance Life.
1899	Birmingham Mutual	1901	Renamed Central.
1846	Birmingham United Burial F.S.	1904	United Provident.
1881	Birmingham Workmen's F.S.	1909	Renamed Mutual Assur. Collecting Soc.
1892	Blindness	1893	Renamed National Blindness.
1833	Blue Ribbon	1890	Renamed Abolitioners & General.
1865	Boiler Insurance & Steam Power	1896	Renamed Vulcan Boiler & General.
1845	Bon Accord Life & Fire	1849	Northern.
1870	Border Counties Fire	1875	Lancashire.
1874	Bradford Plate Glass	1921	Yorkshire.
1851	Brewers' & Distillers'	1852	Sun Fire.
1850	Brighton & Sussex Mutual Fire.	1854	Sun Fire.
1881	Brighton & Sussex Union Fire	1889	Royal.
1920	Bristol Automobile	1922	Bankers & General.
1718	Bristol Crown Fire	1837	Sun Fire.
1769	Bristol Fire	1839	Imperial Fire.
1869	Bristol & London Life & Guarantee	1875	Great Britain.
1864	Bristol Marine	1869	United Ports.
1814	Bristol Union Fire & Life	1844	Imperial.
1879	Britannia Home & Colonial	1879	Anglo-French.
1837	Britannia Life	1865	Briton Medical & General.
1839	Britannia Mutual Life	1865	Briton Medical & General.

^a Monthly Accident to Majestic.^b Ceased Fire business in 1828.

ESTAB.	NAME OF COMPANY.	DATE OF AMALGAMATION.	AMALGAMATED WITH
1847	British Assurance	1852	Lancashire.
1918	British & Australasian	1919	Greater Britain.
1898	British Clayworkers' Mutual	1910	British General.
1895	British & Colonial	1901	Fire to Royal Exchange, Plate Glass to Guardian P.G.
1820	British Commercial Life	1860	British Nation.
1917	British Commonwealth	1919	Motor Union.
1907	British Crown	1918	Eagle, Star & British Dominions.
1866	British Crown Plate Glass	1908	Yorkshire.
1901	British Dominions	1911	Renamed United Dominions.
1910	British Dominions General	1917	Renamed Eagle & British Dominions.
1904	British Dominions Marine	1911	Renamed British Dominions General.
1910	British Dreadnought Underwriters	1920	United British.
1820	British Empire Life	1845	Monarch.
1839	British Empire Life	1845	Licensed Victuallers.
1848	British Empire Mutual Fire	1857	General.
1847	British Empire Mutual Life	1902	Renamed Pelican & British Empire Life.
1856	British Exchequer Life	1858	British, Foreign & Colonial.
1909	British Finance & Insurance	1913	British Finance & Commercial.
1799	British Fire	1843	Sun Fire.
1876	British Fire	1877	Indemnity Fire.
1849	British Fire & Life	1853	Lancashire.
1857	British Foreign & Colonial Life	1859	Consols Life.
1857	British & Foreign Reliance Life & Marine	1858	Law Property.
1845	British Guarantee	1862	European.
1897	^d British Homes	1909	Renamed City Life.
1903	British Industrial	1904	Tower.
1852	British Industry Life	1860	British Prudential.
1863	British Legal	1909	Renamed British Legal & United, Providt.
1909	British Legal & United Provident	1922	Renamed British Legal Life.
1922	British Legal Life	1927	Britannic.
1844	British Mutual Life	1868	Prudential.
1863	British Nation Fire	1864	European.
1854	British Nation Life	1865	European (No. 2).
1871	British National Fire	1875	British, Colonial & Foreign Property.
1871	British National Guarantee	1875	Guarantee of Scotland.
1891	British Natural Premium	1908	Renamed Progressive.
1908	British Oak Benefit	1918	British Oak.
1904	British Oak House Purchase	1906	Reliance Fire & Accident.
1853	British Protector Life	1859	Sovereign.
1850	British Provident	1859	British Nation.
1860	British Prudential Assurance Co.	1865	Renamed British Prudential & Consolidated Assurance Company.
1865	British Prudential & Consolidated	1867	Renamed Prudential Assurance Co.
1857	British Shield Life	1857	London & Provincial Provident.
1917	British & South African	1919	Greater Britain.
1907	British Standard Fire	1916	Renamed British Standard Fire & Gen.
1888	British Standard Life & Guarantee	1869	Bristol & London.
1889	British Steam Users'	1896	Engine Motor & Employers' Liability.
1862	British Union Life	1865	Empire Life.
1902	British Widows	1936	Prud. 11.
1892	British Workmen's & General	1904	Renamed Britannic.
1866	British Workmen's Mutual	1892	Renamed British Workmen's & Gen.
1853	Briton Life	1863	Renamed Briton Med. & Gen.
1875	Briton Life	1886	Marine & General.
1863	Briton Medical & General	1892	Sun Life.
1721	Brotherly Society	1745	Amicable Society.
1855	Brunswick Life	1837	Briton Life.
1881	Building Society & General Fire	1884	Renamed North of England Fire.
1873	Bute Fire	1898	State Fire.
1871	Caledonian Plate Glass	1909	Scottish Plate Glass.
1849	Cambrian & Universal Life	1857	Mitre.
1887	Cambridge University & Town Fire	1896	Manchester Fire.
1897	Cardiff Tradesmen's Plate Glass	1900	South Wales Plate Glass.
1891	Carriage	1897	Imperial Accident.
1870	Carriage Accident	1875	London & Provincial Carriage.
1904	Casualty Insurance Co.	1908	Glasgow Assurance Corporation.
1913	Catholic & General	1915	Consolidated.
1846	Catholic Law & General Life	1857	Phoenix Life.
1924	Catholic Life & General	1930	Renamed Shield Assurance.
1916	Caxton	1920	International.
1898	Cheltenham & West of England P.G.	1912	State.
1719	Chetwynd's Marine	1720	London Assurance.
1900	Chorley Plate Glass	1920	Blackburn Plate Glass.
1846	Christian Mutual Provident Life	1858	Renamed Mutual Provident Life.
1840	Church of England	1892	Renamed England.
1872	Citizen Life	1874	Provident Clerks' Life.
1903	Citizens' General	1903	Castle & General.
1870	City Accident	1870	Accident.
1898	City Accident & General	1901	Northern Accident.
1863	City & County Life & Fire	1865	Empire.
1905	City Farmers	1907	United Farmers
1862	City Life	1866	Sovereign Life.
1870	City Life	1884	Swansea Royal Friendly Society.
1838	City of Glasgow Life	1813	Scottish Union & National.
1839	City of London Annuity	1840	Church of England.
1881	City of London Fire	1892	Palatine.
1846	City of London Life	1859	Eagle.
1881	City of London Marine	1888	Ocean Marine.
—	City Mutual (Jersey and Guernsey)	1935	Liverpool Victoria.
1888	City Plate Glass	1923	Farmers' Fire & Accident.
1854	Clarence Life	1853	U. Homœopathic Life.

^d Marine to British Dominions Marine, 1904.^d Fire, Accident & Burglary to Regal in 1901

ESTAB.	NAME OF COMPANY.	DATE OF AMALGAMATION.	AMALGAMATED WITH
1829	Clergy Mutual	1918	London Life.
1883	Clydesdale Fire	1889	Economic Fire.
1813	Coal Trade Mutual Marine	1849	Renamed Coal Trade Eligible.
1846	Colonial & General Life	1847	Standard Life.
1846	Colonial Life	1866	Standard Life.
1867	Colonial Life	1881	London, Edinburgh & Glasgow.
1905	Combined Burglary & Fire	1908	Renamed Metropolitan.
1870	Commercial Accident	1872	Ocean, Railway & Gen. Travellers.
1799	Commercial Fire (of Dublin)	1827	Guardian.
1887	Commercial Fire of Scotland	1898	Metropolitan Fire.
1841	Commercial & General Life	1853	London Assurance.
1874	Commercial Guarantee	1878	Ocean Accident.
1896	Commercial of Ireland	1899	Yorkshire.
1856	Commercial Life	1857	English Widows'.
1840	Commercial Life of Scotland	1846	Standard Life.
1880	Commercial Plate Glass	1902	Provident Plate Glass.
1709	Company of London Insurers' Fire	1710	Renamed Sun Fire.
1899	Compensation & Guarantee Fund	1907	Northern.
1855	Conciliant Life	1884	General Provident.
1891	Congregational Fire	1908	Renamed Congregational.
1876	Consolidated Fire	1878	Staffordshire Fire.
1846	Consolidated Life	1865	Prudential.
1858	Consols	1862	Provident Clerks' Life.
1856	Constitution Life	1857	Emperor Life.
1902	Cotton Waste Dealer's Fire	1915	Union.
1874	Cotton Waste Dealers' Mutual Fire	1902	Cotton Waste Dealers' Fire.
1910	Counties & General	1912	Yorkshire.
1889	Counties Plate Glass	1900	South Wales Plate Glass.
1836	County & City (Perth) Fire	1844	Scottish National.
1848	County Hailstorm	1892	General Hailstorm.
1848	County Life	1853	City of London.
1863	County Life	1866	National Standard Life.
1896	County Live Stock	1923	Farmers' Fire & Accident.
1849	County Mutual Life	1853	City of London Life.
1836	Coventry & Warwickshire	1839	Sun Fire.
1897	e Credit Assurance & Guarantee	1901	Renamed British Dominions.
1887	Crown Accident	1896	Norwich & London Accident.
1908	Crown Insurance Society	1907	Imperial Crown.
1825	Crown Life	1892	Law Union.
1896	Croydon & District Plate Glass	1916	National Provincial.
1888	f Cumberland & Westmoreland Fire	1896	Royal.
1884	Darlington Mutual Plate Glass	1887	Renamed Mutual Plate Glass.
1847	Defender Fire & Life	1858	Leeds & Yorkshire.
1851	Deposit & General Life	1856	City of London.
1855	Deposit Life	1861	Waterloo.
1898	Derby & Derbyshire Building Trades	1912	Royal.
1854	Diadem Life	1857	British Provident.
1834	District (Birmingham) Fire	1864	Alliance.
1900	Drapers' Chamber & Trades P.G.	1910	Drapers' & General.
1909	Drapers' Mutual Fire & General	1918	Renamed Drapers' & General.
1907	Driving Accident & Third Party	1917	Car & General.
1899	Duchy of Lancaster Fire	1901	State.
1854	Durham & Northumberland Fire & Life	1856	Bank of London.
1894	Durham & Yorkshire Fire	1906	Royal.
1917	Eagle & British Dominions	1917	Renamed Eagle, Star & British Dom.
1917	Eagle Star & British Dominions	1937	Renamed Eagle Star.
1807	g Eagle Fire & Life	1917	British Dominions General.
1906	Ealing & District Plate Glass	1919	National Provincial Plate Glass.
1824	East Kent Economic Fire	1828	Kent Fire Office.
1885	East Lancashire Peoples	1888	Industrial Life of Great Britain.
1849	East of England Mutual Life	1858	Reliance Mutual Life.
1844	East of Scotland Life	1852	Colonial Life.
*1890	Eastern Counties	1900	National Reliance.
1850	Ecclesiastical Endowment	1851	Consolidated Annuity.
1850	Ecclesiastical Endowment & Annuity	1851	Renamed Consolidated Annuity Endow.
1823	Economic Life	1911	Alliance.
1901	Economic Marine	1914	Renamed Economic Insurance Co.
1887	Edinburgh Employers' Liability	1891	Commercial Fire of Scotland.
1877	Edinburgh Fire	1883	Calcedonian.
1838	Edinburgh & Glasgow	1841	Renamed Life Association of Scotland.
1878	Edinburgh & Provincial P.G.	1887	London & North British Plate Glass.
1902	Edinburgh Reversion	1927	Renamed Edinburgh Securities.
1903	Electric & General	1910	Indemnity Association.
1855	Emperor Fire	1885	Queen.
1852	Emperor Life	1885	Whittington Life.
1854	Empire Life	1857	Family Endowment.
1897	Empire Mutual Sickness Accident	1898	Mutual Guarantee.
1900	Empire Plate Glass	1902	Equitable Plate Glass.
1891	h Employers' Accident & Live Stock	1901	Renamed National Live Stock.
1898	Employers' Indemnity	1901	Ocean.
1898	Employers' Mutual	1901	Vulcan Boiler.
1898	Employers' Mutual of Scotland	1914	Renamed Employers' Mut. Ins. Assur.
1881	Employers' Liability & Workpeople's	1896	Lancashire & Yorkshire.
1895	Empress	1883	Eastern Counties.
1878	Engine & Boiler	1880	Re-registered, Engine Boiler & Employers' Liability.
1880	Engine, Boiler & Employers' Liability	1904	Renamed British Engine, Boiler & Electrical
1856	Engineers' & Age Life	1859	English & Irish Church Life.
1848	Engineers' Masonic & General Life	1858	English & Irish Church Life.
1892	England	1893	Imperial Life.
1850	English & Cambrian Life	1856	Commercial Life.

e Employers' Liability to Law Accident.

g Ceased Fire business in 1827.

h Burglary to National Burglary.

f First registered as Cumberland Fire in 1868.

h Accident & Employers' Liability to Law Accident.

ESTAB.	NAME OF COMPANY.	DATE OF AMALGAMATION.	AMALGAMATED WITH
1845	English, Cambrian & General Life	1850	English & Cambrian Life.
1867	English Fire & Life	1870	Fire to Home Fire of New York Life to North America Life.
1852	English & Foreign Life & Fire	1857	National Alliance.
1853	English & Irish Church Life	1861	British Nation.
1856	English Provident Life	1857	Kent Mutual.
1879	English & Scottish Boiler	1888	Scottish Boiler & General.
1839	English & Scottish Law	1918	Eagle, Star & British Dominions.
1919	English & Scottish Reinsurance	1919	Renamed London & Edinburgh Reins.
1847	English Widows' Fund & Gen. Life	1860	British Nation.
1849	Equitable Fire	1860	Unity Fire.
1873	Equitable Fire	1890	Renamed Equitable Fire & Accident.
1890	Equitable Fire & Accident	1901	London & Lancashire Fire.
1884	Equitable Guarantee & Accident	1890	Equitable Fire.
1899	Equitable Plate Glass	1909	Northern.
1852	Essex Fire, Life & Acc.	1858	Law Property.
1824	Essex Economic Fire	1857	Manchester Fire.
1802	Essex Equitable	1806	Renamed Essex & Suffolk Equitable.
1851	Essex Mutual Cattle	1852	Agriculturist.
1907	Essex & Suffolk Accident Indemnity	1909	Essex & Suffolk Equitable.
1866	Etna Fire (Dublin)	1868	United Ports & General.
1847	Etonian & General Life	1850	Equity & Law.
1853	European Fire	1867	Etna Fire.
1819	European Life	1858	People's Provident.
1705	Exchange House Fire	1710	Sun Fire.
1843	Experience Life	1850	Standard.
1854	Falcon Life	1856	Bank of London.
1835	Family Endowment Life	1861	Albert.
1900	Farmers' Fire & Accident	1933	Renamed Farmers' Finance & Insurance.
1840	Farmers' & General Fire & Life	1843	Renamed Royal Farmers.
1895	Farmers' & Landowners'	1897	Renamed Farmers', Landowners' & Mercantile.
1897	Farmers' Landowners' & Mercantile	1899	Renamed Scottish County & Mercantile.
1887	Federal Fire	1889	Patriotic.
1875	Federative Fire	1897	State.
1886	Fidelity	1888	Accident to Century; Plate Glass to Northern Plate Glass.
1804	Fincham's (Essex) Fire	1825	Sun Fire.
1890	Fire	1894	Renamed Fire Art & General.
1880	Fire Insurance Association	1893	Renamed Albion Fire Ins. Assoc.
1680	Fire Office, The	1705	Renamed Phoenix (No. 1).
1895	Fire Reinsurance of London	1904	King.
1823	Forfarshire & Perthshire Fire	1856	Northern.
1888	Free Church of Scotland Fire	1901	Renamed United Free Church of Scotland; 1930 renamed as Church of Scotland Fire.
1838	Freemasons' & General Life	1850	Renamed Albert.
1863	Friend-in-Need	1866	Empire.
1893	Friendly Societies Fire & General	1900	Mutual Guarantee.
1720	Friendly Society (Edinburgh) Fire	1847	Sun Fire.
1832	Friends' Provident	1919	Renamed Friends' Provident & Century Life.
1835	General Accident	1905	Renamed General Accdt. Fire & Life.
1855	General Accident (No. 1)	1859	Accidental Death.
1885	General Accident Emp. Liab.	1891	General Accident Assur. Corp.
1868	General Accident Guarantee	1870	Accident (No. 2).
1879	General Accident, Guarantee & Indem.	1898	Ocean Accident & Guarantee.
1829	General Annuity Endowment	1861	Renamed General Annuity & Life.
1861	General Annuity & Life	1866	Sovereign.
1884	General Friendly Society	1903	Liverpool Victoria Friendly Society
1843	General Hailstorm	1898	Norwich & London Accident.
1853	General Indemnity	1857	Commercial Life.
1848	General Life & Fire	1893	Renamed General Life.
1853	General Live Stock	1857	London & County Hail.
1895	General Plate Glass	1908	Midland.
1862	General Provident Life & Loan	1868	Etna.
1865	General Provident Life	1868	Etna.
1864	General Provincial	1867	Whittington.
1808	Glasgow Annuity	1898	Scottish Amicable.
1803	Glasgow Fire (No. 1)	1841	Sun Fire.
1836	Glasgow Fire (No. 2)	1842	Scottish Provincial.
1845	Glasgow Life	1848	Edinburgh Life.
1881	Glasgow & London Fire	1890	Economic Fire.
1870	Glasgow Plate Glass	1891	Globe Accident.
1803	Globe	1864	Liverpool & London & Globe.
1890	Globe Accident	1901	Commercial Union.
1871	Globe Friendly Society	1894	Industrial Life & Medical Aid F.S.
1884	Globe General Plate Glass	1884	Liverpool & London Plate Glass.
1870	Globe Marine	1896	Dutch Underwriters' Association.
1882	Globe Plate Glass	1884	Globe General Plate Glass.
1891	Goldsmiths' & General Burglary	1901	Guardian.
1844	Great Britain Mutual Life	1882	National of Ireland.
1873	Guarantee Assoc. of Scotland	1884	London Guarantee.
1880	Guardian & General	1880	Renamed Guardian Horse Vehicle & General.
1877	Guardian Horse & Vehicle	1880	Guardian & General.
1880	Guardian Horse Vehicle & General	1889	Employers' of Great Britain.
1846	Halifax, Bradford & Keighly Fire & Life	1853	Fire to Unity Fire; Life to Unity General.
1696	Hand-in-Hand	1905	Commercial Union.
1803	Hants, Sussex & Dorset Fire	1864	Alliance.
1887	Hardwaste Manufacturers' Fire	1892	London & Lancashire Fire.

† Ceased Fire business in 1842.

j Fire to London & Lancashire Fire in 1892.

ESTABL.	NAME OF COMPANY.	DATE OF AMALGAMATION.	AMALGAMATED WITH
1894	Harwick Plate Glass	1908	Renamed Era Plate Glass.
1895	Hastings, St. Leonards & District Plate Glass	1908	Yorkshire.
1809	Hercules Fire (No. 1)	1849	Scottish Union & National.
1863	Hercules Fire & Life (No. 2)	1865	Non-Tarif.
1900	Hereford & West of England Farmers'	1902	Renamed Farmers' Mutual
1824	Herts, Cambridge & County Fire & Life	1828	Life to Clerical; Fire to Phoenix, 1831.
1824	Hibernian Joint Stock	1839	Sun Fire.
1875	Hibernian Plate Glass	1919	Celtic.
—	High Wycombe Chair Manufacturers Mutual	1935	High Wycombe Chair Manufacturers Workmen's
1864	Home & Colonial Fire, Life Marine	1866	Fire and Life to Northern; Marine to Royal Exchange, 1890.
1853	Home Counties and General Life	1857	Whittington.
1884	Home Fire (Glasgow)	1894	Norwich Union Life.
1897	Hope Fire & Life	1844	Imperial Life.
1852	Hope Mutual Life	1855	Mitre.
1893	Horse, Carriage & General	1917	Renamed Warden.
1866	Household Fire	1870	Renamed General Guarantee.
1874	Household Fire	1878	Empire Fire.
1852	Householders' & General Life	1858	English & Irish Church.
1907	Imperial Accident	1914	Renamed Imperial Life Stock.
1898	Imperial Accident, Live Stock & Gen.	1907	Renamed Imperial Accident.
1803	Imperial Fire	1902	Alliance.
1867	Imperial Guardian Life.	1869	Great Britain.
1820	Imperial Life	1902	Alliance.
1878	Imperial Live Stock	1898	Renamed Imperial Accident, Live Stock
1875	Imperial Union & Accident	1894	Ocean Accident.
1918	Importers & Exporters Marine	1920	Argonaut Marine.
1846	India & London Life	1860	People's Provident.
1871	India Life	1878	Standard Life.
1848	Indisputable Life	1857	Eagle.
1860	Indisputable Life (No. 2)	1866	Briton Life.
1849	Industrial & General Life	1855	People's Provident.
1881	Industrial Band of Hope Juvenile F.S.	1894	Industrial Life & Medical Aid F.S.
1866	Industrial Fire	1871	Beehive Fire.
1866	Industrial of Great Britain	1890	London, Edinburgh & Glasgow.
1850	Industrial Mutual Sickness Life	1850	Renamed New Equitable.
1821	Insurance Company of Scotland	1847	Alliance.
1890	Insurances Corporation	1898	Metropolitan Fire.
1858	Integrity Friendly Society	1885	Pearl.
1907	International	1910	Liverpool Victoria Ins. Corp.
1837	International Life	1838	Hercules Life.
1879	International Marine	1893	Union Marine.
1918	International Marine	1920	Renamed International.
1906	International Motor	1907	Renamed International
1900	Irish Provident	1908	London & Provincial.
1895	Irish Provident F.S.	1910	London & Provincial.
1907	Irish United	1919	City Life.
1900	Irish Vehicle Owners'	1919	Celtic.
1906	Islands	1906	Renamed Capital.
1882	Isle of Man Fire	1891	Palatane.
1833	John Bull Fire	1886	Renamed Protector Fire.
1907	Kensington Mutual Plate Glass	1921	National Provincial.
1802	Kent Fire	1901	Royal.
1844	Kent Mutual Fire	1859	Midland Counties.
1849	Kent Mutual Life	1861	Albert.
1898	Kettering Employers' Indemnity	1922	Allied Traders.
1869	King's Lynn Fire	1870	Renamed Town & County Fire.
1825	Lancashire	1901	Royal.
1904	Lancashire & Cheshire	1925	Zurich General Accident.
1877	Lancashire Key & Property Registry	1900	Scottish National Key
1903	Lancashire Plate Glass, Fire & Burglary	1909	National Provincial Plate Glass.
1877	Lancashire & Yorkshire Accident	1906	Scottish Union & National.
1884	Lancashire & Yorkshire Rever. Interest	1921	Yorkshire.
1888	Law Guarantee & Trust	1907	Renamed Law Guarantee Trust & Accident.
1906	Law Integrity	1917	City Life.
1823	Law Life	1909	Phoenix.
1854	Law Union	1892	Renamed Law Union & Crown.
1892	Law Union & Crown	1909	Renamed Law Union Rock.
1886	Leaseholders' Fund Life	1893	Rock Life.
1902	Leather Trades & General	1909	Renamed Northern Western.
—	Leeds Fire	1782	Sun Fire.
1883	Leeds & North of England Boiler	1893	Boiler Insurance & Steam Power.
1824	Leeds & Yorkshire Fire & Life	1864	Liverpool & London & Globe
1846	Legal & Commercial Fire	1854	Manchester Fire.
1845	Legal & Commercial Life	1857	Victoria.
1836	Legal & General Life	1919	Renamed Legal & General Assur. Soc.
1881	Leicester Sick Benefit F.S.	1887	United Brothers.
1873	Leicester & North of England	1875	Great National.
1834	Leicester Fire & Life	1840	Life to Clerical, Medical & General.
1909	Leyton & Dist. Tradesmen's Mut.	1843	Fire to Sun Fire.
1836	Licensed Victuallers' Fire & Life	1916	National Provincial.
1875	Licensed Victuallers' & General	1836	Renamed Monarch (No. 2).
1890	Licenses Ins. Corp. & Guar. Fund	1878	Renamed Sceptre Fire.
1898	Life & Health	1917	Renamed Licenses & General.
1855	Life Assurance Treasury	1909	General Accident.
1864	Life Investment Mortgage	1861	Waterloo.
1851	Lincolnshire Fire	1867	London & Northern
		1854	Renamed Midland & Counties' Fire.

† Ceased Fire business in 1826.

m Accident to Ocean Accident in 1900.

ESTAB.	NAME OF COMPANY.	DATE OF AMALGAMATION.	AMALGAMATED WITH
1879	Lion Fire	1902	Yorkshire.
1874	Live Stock Ins. Co. of Gt. Britain	1878	Imperial Live Stock.
1836	Liverpool & London	1864	Renamed Liverpool & London & Globe.
1866	Liverpool Plate Glass	1894	Renamed Liverpool & London P.G.
1856	Liverpool Protective F.S.	1904	Liverpool Victoria Legal F.S.
1907	Liverpool Victoria Ins. Corp.	1913	Commercial Union.
1843	Liverpool Victoria Legal F.S.	1918	Renamed Liverpool Victoria F.S.
1887	London Amicable	1894	Scottish Metropolitan.
1919	London Associated Reinsurance	1933	London Assurance.
1854	London & Continental Life	1859	Saint George.
1910	London & County Commercial Fire	1911	Renamed London & County Commercial Reinsurance.
1866	London & County Fire	1889	Glasgow & London Fire.
1854	London & County Hail	1859	Norfolk Farmers'.
1919	London & Edinburgh Reinsurance	1924	Renamed London & Edinburgh Ins. Co.
1881	London & General Plate Glass	1910	Guardian.
1873	London & General Reinsurance	1874	Fire Reinsurance.
1869	London Guarantee & Accident (License business only)	1918	Licenses & General
1862	London & Lancashire Life & General	1919	Renamed London & Scottish.
1862	London & Lancashire Fire	1920	Renamed London & Lancashire.
1866	London & Manchester Fire & Life	1860	London & Manchester Industrial.
1869	London & Manchester Industrial	1915	Renamed London & Manch. Assur Co.
1870	London & Midland Fire	1874	Britannia Fire.
1886	London & North British Plate Glass	1910	Liverpool & London & Globe.
1881	London & North Western Fire	1884	National of Ireland.
1865	London & Northern Fire & Life.	1868	National Widows'.
1906	London & Provincial	1918	Renamed London & General.
1894	London & Provincial Cycle	1899	Law Investment.
1881	London & Provincial Fire	1891	London & Lancashire Fire.
1875	London & Provincial Horse & Carriage	1893	Horse, Carriage & General.
1847	London & Provincial Joint Stock Life	1853	Legal & Commercial.
1845	London & Provincial Law	1883	Guardian.
1855	London & Provincial Prov. Life	1861	British Nation.
1898	London & Scottish Boiler.	1902	Scottish Boiler & General.
1864	London & Southwark Fire & Life	1879	Fire to London & Lancashire Fire; Life to London & Lancashire Life.
1880	London & Staffordshire Fire	1882	Lancashire.
1886	London & Universal F.S.	1892	Liverpool Victoria Legal F.S.
1863	London & Westminster Life	1865	British Prudential.
1889	London & Westminster Mut. Life	1844	Britannia Mutual Life.
1853	London & Yorkshire Life	1862	Whittington.
1899	London, Birmingham & Manchester	1902	Times.
1839	London, Edinburgh & Dublin	1846	Liverpool & London.
1881	London, Edinburgh & Glasgow	1910	Pearl.
1855	London Equitable Life	1863	British Nation.
1849	London Mutual Life	1857	Eagle.
1877	London Reinsurance	1881	Glasgow & London.
1886	London Scottish Plate Glass	1886	London & North British Plate Glass.
1844	Loyal Philanthropic F.S.	1907	Royal Liver F.S.
1854	Magnet Life	1859	Waterloo.
1906	o Majestic	1921	London & Edinburgh Reinsurance.
1824	p Manchester Fire & Life	1904	Atlas.
1888	Manchester & London Accident	1889	Standard Accident.
1878	Manchester & London Fire	1883	Manchester Fire & Life.
1853	Manchester & London Life	1862	Western Life.
1854	Manchester Steam Users	1933	British Engine Boiler.
1882	Manchester Underwriters	1891	International Marine.
1927	Manufacturers & Merchants	1928	Renamed Middlesex.
1854	Marine & General Travellers	1859	Accidental Death.
1852	Marine Life & Casualty	1863	Renamed Marine & General.
1843	Mariners & General Life	1847	Eagle.
1851	Maritime Passengers'	1859	Travellers' & Marine.
1852	Maritime Passengers'	1857	Accidental Death.
1854	Marylebone & General Life	1854	English & Foreign.
1915	Master Printers	1919	Caxton.
1824	Medical & Clerical	—	Renamed Clerical, Medical & General.
1841	Medical Invalid Life	1860	Albert Life.
1846	Medical, Legal & General Life	1857	New Equitable Life.
1908	Medway	1919	Northern.
1848	Mentor Life	1855	Eagle.
1885	Mercantile Accident & Guarantee	1891	Scottish Alliance.
1861	Mercantile Fire	1862	North British.
1907	Mercantile & General	1911	Property.
1844	Mercantile Life	1850	Life Association of Scotland.
1864	Mercantile & Professional Life	1865	National Standard.
1863	Mercantile Union Fire	1864	European Fire.
1844	Merchants' & Traders' Life	1858	Bank of London.
1867	Methodist & General	1904	Renamed Salvation Army.
1848	Metropolitan Counties Life	1862	Western Life.
1835	Metropolitan Life	1928	London Life.
1903	Middlesex & Herts Plate Glass	1909	North Middlesex Mutual P.G.
1908	Midland	1910	Renamed Midland & Textile.
1854	Midland Counties Fire	1892	Royal.
1862	Midland Steam Boiler	1888	Scottish Boiler.
1910	Midland & Textile	1913	Renamed London & Midland.
1875	Millers & General	1884	London & Lancashire Fire.
1870	Minerva Banking Assur. Corp.	1872	Renamed National Funds Assur. Co.
1836	Minerva Life	1864	Standard Life.

* License business to Licenses Ins. Corp. in 1914.

o Fire & Burglary to State in 1909. Monthly Sickness & Accident & Motor to Scottish Indemnity 1910.

p Accident to Lancashire & Yorkshire Accident. Life to Pelican in 1846.

ESTAB.	NAME OF COMPANY.	DATE OF AMALGAMATION.	AMALGAMATED WITH
1717	Mines Royal Marine	1720	Royal Exchange.
1920	M.M.I. Association	1933	Renamed Merchants & Manufacturers.
1836	Monarch (No. 2)	1857	Liverpool & London.
1868	Monarch Investment Life	1870	London & Glasgow.
1840	Morrayshire Fire	1855	North British.
1872	Morley Mutual Fire	1915	London & Lancashire Fire.
1881	Mutual Accident	1890	Palatine.
1837	Mutual Accumulation Life	1847	City of Glasgow Life
1870	Mutual Fire	1890	Palatine.
1876	Mutual Guarantee	1907	Century.
1834	Mutual Life	1896	National Mutual Life.
1909	Mutual Plate Glass	1915	National Provincial.
1899	Mutual Property	1934	Renamed Mutual Property Life & General.
1899	Mutual Property Invest. & Gen. Acctd.	1920	Renamed Mutual Property Ins. Co.
1847	Mutual Provident Alliance	1900	United Provident.
1894	National Accident	1898	Credit Assurance.
1855	National Alliance Life & Accident	1859	Sovereign.
1844	National Assur. & Investment Life	1861	Waterloo.
1890	National Benefit, Life & Property	1917	Renamed National Benefit.
1864	National Boiler	1892	Renamed National Boiler & General.
1896	National British & Irish Millers	1918	Renamed Federated British.
1892	National Burglary	1907	National General.
1855	National Economic Hall	1857	General Hall-torn.
1914	National Employers' Mutual Insurance	1914	Renamed National Employers' Mutual Indemnity.
1878	National Fire	1888	Royal.
1846	National Friendly Life	1853	Protestant Life.
1850	National Guardian Fire & Life	1854	Fire to Essex Economic; 1857, Life to Albert.
1865	National Guardian Life	1902	National Union.
1841	National Invalid & General Life	1860	Albert.
1822	National of Ireland	1904	Yorkshire.
1829	National Life	1896	Renamed National Mutual Life.
1853	National Live Stock	1862	Norfolk Farmers'.
1891	National Live Stock	1911	National General.
1837	National Loan Fund	1855	Renamed International.
1848	National Mercantile Fire	1853	Sun Fire.
1837	National Mercantile Life	1866	Eagle.
1896	National Motor Carriage & Horse Owners' Accident	1933	Renamed National Motor & Accident.
1841	National of Scotland Fire & Life	1890	Renamed Scottish National.
1890	National of Scotland Life	1891	Employers' of Great Britain.
1904	National Provincial	1907	Monarch.
1852	National Provincial Fire.	1856	Bank of London.
1851	National Provincial Life	1856	Bank of London.
1854	National Provincial Plate Glass	1912	Renamed National Provincial Plate Glass & General.
1912	National Provincial P.G. & General	1921	Renamed National Provincial Ins. Co.
1837	National Reversionary	1910	Equity & Law.
1865	National Standard Life	1866	Financial Life.
1863	National Union Life	1868	Great Britain.
1819	National Union Mutual Fire.	1822	National Fire.
1867	National Widows' Fund	1869	Renamed Nat. Widows' Life Ass. Fund
1855	New Alliance Life	1857	Renamed British & Foreign Reliance.
1850	New Equitable Life	1862	British Life.
1897	New Era Life, Fire & Accident	1909	National Standard Life.
1782	New Fire Office	1785	Renamed Phoenix Fire.
1854	New National Life	1865	National Guardian.
1851	New Protector Life	1853	Renamed British Protector Life.
1917	New Timber Trade Mutual Fire	1921	English.
1783	Newcastle Fire	1859	North British.
1878	Newcastle-on-Tyne Steam Boiler	1889	British Steam Users.
1865	Non-Tariff Fire	1865	Hercules (No. 3).
1909	Non-Tariff Fire & General	1925	Renamed Zenith Insurance
1849	Norfolk Farmers'	1874	Live Stock of Great Britain. Co.
1890	North British Boiler & Engine	1892	Scottish Boiler.
1809	*North British Fire	1862	Renamed North British & Mercantile.
1907	North Eastern	1914	N.E.L.
1890	North Eastern Plate Glass	1897	Provident Plate Glass.
1884	North of England Fire	1890	Yorkshire.
1844	North of England Fire & Life.	1858	Liverpool & London.
1904	North Middlesex Plate Glass	1919	Renamed London & Suburban Traders' Mutual P.G.
1895	North Provident	1899	Sickness, Accident & Life.
1896	North of Scotland Fire	1898	Norwich Union Fire.
1836	North of Scotland Fire & Life	1836	Renamed Northern Fire & Life.
1826	North and South Shields	1836	Sun Fire.
1899	North Western	1914	British Examinations General.
1879	North Western Fire	1881	Renamed London & North West. Fire.
1878	North Yorkshire Agricultural Fire	1896	Royal Exchange.
1882	Northern Accident	1866	Royal.
1869	Northern Counties Fire	1873	Lancashire.
1888	Northern Counties Glass	1912	British Law Fire.
1907	Northern Equitable	1914	British General.
1887	Northern Guarantee & Accident	1893	Northern Accident.
1888	Northern Marine	1892	Ocean Marine.
1858	Northern Plate Glass (No. 1)	1886	Northern Accident.
1888	Northern Plate Glass (No. 2)	1909	General Accident.
1856	Norwich & London Accident	1908	Norwich Union Fire.
1829	Norwich Equitable Fire	1883	Alliance.
1792	Norwich General Assurance Office	1821	Norwich Union Fire.
1873	Norwich Provident Fire	1874	Provident Fire.

Industrial to Liverpool Victoria Legal in 1904.

*Life business commenced in 1823.

ESTAB.	NAME OF COMPANY.	DATE OF AMALGAMATION.	AMALGAMATED WITH
1860	Norwich Provident Life	1874	British Guardian.
1797	Norwich Union Society Fire	1822	Norwich Union Fire
1835	Nottingham & Derby Fire & Life	1869	Fire to Imperial Fire; Life to Norwich Union Life.
1884	Nottingham & Midland Fire	1889	Commercial Union.
1886	Nottingham Plate Glass	1894	Provident Plate Glass
1851	Oak Mutual Life	1854	London & County Life.
1856	Observer Life & Accident	1857	City of London.
1877	Ocean & General Guarantee	1890	Ocean Accident & Guarantee
1871	Ocean Railway & General Accident	1890	Renamed Ocean Accident & Guarantee.
1853	Official & General Life	1854	National Guardian.
1919	Olympic	1924	Tamff Reinsurances.
1720	Onslow's Insurance (Marine)	1720	Royal Exchange
1854	Operative Mutual Life	1855	Renamed National Industrial
1901	Pall Mall	1913	Fine Art & General.
1824	*Palladium Fire & Life	1856	Eagle.
1824	Patriotic Fire & Life	1906	Fire to Sun Fire; Life to Sun Life.
1864	Pearl Life	1914	Renamed Pearl Assur. Co.
1797	Pelican	1902	Renamed Pelican & British Empire.
1902	Pelican & British Empire Life	1907	Phoenix.
1847	People's Assurance Life	1848	City of London Life.
1853	People's Provident	1859	Renamed European (No. 2).
1858	People's Universal Life & Sickness	1891	Universal Insurance (Leeds).
1848	Phoenix Life	1860	British Nation.
1833	Phoenix Plate Glass	1884	Universal Plate Glass.
1907	Pilot	1910	Essex & Suffolk Equitable
1866	Planet Life	1872	Renamed Citizen Life
1852	Plate Glass Insurance Co.	1897	Renamed Plate Glass Insurance Co. of City of London.
1897	Plate Glass Ins. Co. of City of London	1910	Commercial Union.
1890	Poor Law & Local Government	1925	Renamed National & Local Government.
1904	Popular Life	1906	United Provident.
1847	Port of London Marine.	1849	Sea Fire & Life.
1919	Port of Manchester Marine	1922	Renamed Port of Manchester.
1870	Portsmouth & District P.G.	1894	Plate Glass.
1895	Positive Government Security Life	1896	British Empire Mutual Life.
1843	Post Office Employers' Guarantee	1908	Royal.
1903	Preceptors' & General Life	1913	Albert Life.
1845	Preston & North Lancs. Fire & Life	1848	Yorkshire.
1866	Primitive Methodist	1933	Fire to Sun Fire; Life to Sun Life.
1882	Prince Fire	1865	Methodist Insurance.
1851	Prince of Wales Life	1857	Western.
1907	Printing Trades & General	1916	People's Provident.
1847	Professional Life	1861	Renamed Caxton.
1867	Progress Fire, Life, Marine	1889	European Life.
1826	Promoter Life	1882	United Ports.
1825	Protector Fire	1835	Guardian.
1824	Protector Life	1827	Phoenix.
1835	Protector Life	1847	Eagle.
1852	Protestant Fire & Life	1856	Eagle.
1837	Protestant Dissenters & General	1847	City of London.
1917	Provident Accident & Guarantee	1925	Renamed General Life & Fire.
1865	Provident Clerks' & General Guarantee	1907	Renamed Provident Accident & White Cross.
1876	Provident Clerks' & Gen. Accident.	1907	Renamed Provident Clerks' & General Guarantee & Accident.
1907	Provident Clerks' & General Guarantee & Accident	1917	Provident Clerks' & Gen. Guarantee.
1903	Provident Clerks' & General Mutual Life	1917	Renamed Provident Accident & Guarantee.
1840	Provident Clerks' Mutual Benefit Association	1849	Renamed Provident Mutual Life.
1849	Provident Clerks' Mutual Life Assur. Assoc. and Benevolent Fund	1864	Renamed Provident Clerks' Mutual Life Assur. Assoc. & Benevolent Fund.
1864	Provident Clerks' Mutual Life	1903	Renamed Provident Clerks' Mutual Life Assurance Association.
1873	Provident Fire	1876	Renamed Provident Clerks' & General Mutual Life.
1889	Provident Free Homes	1876	L'Hero Fire.
1806	Provident Life	1910	Provident Association of London.
1886	Provident Plate Glass	1906	Alliance.
1899	Provincial	1910	North Western.
1852	Provincial (Welsh) Fire & Life	1901	Central.
1889	Provincial Homes	1889	Alliance, Life business. Fire business in 1874.
1896	Provincial Sickness	1908	London & Provincial.
1868	Prudent United Life	1897	Provincial Homes.
1848	Prudential Mutual Assurance Investment & Loan Association	1869	Home.
1859	Public Life	1860	Renamed British Prudential Assurance Company.
1905	Quadrant	1862	City Life.
1857	Queen	1920	County Fire.
1874	Railway Accident Mutual	1891	Royal.
1876	Railway & General Accident	1877	London Guarantee.
1853	Railway & General Provident Life	1878	Ocean Accident & Guarantee.
1848	Railway Assurance Accident	1855	Engineers.
1849	Railway Mutual Benevolent Life	1852	Accidental Death.
1720	Ram's Insurance (Marine)	1851	Renamed Railway Provident.
1900	Regal Fire & Accident	1720	Royal Exchange.
1902	Regent Fire	1920	Greater Britain.
1840	Reliance Mutual Life	1906	General Accident, Fire & Life.
		1893	Norwich Union Life.

*Discontinued Fire business in 1829.

ESTAB.	NAME OF COMPANY.	DATE OF AMALGAMATION.	AMALGAMATED WITH
1884	Rochdale Plate Glass	1887	Insurers' Plate Glass.
1806	Rock Life	1909	Law Union & Crown.
1876	Rossendale Mutual Fire	1887	Hand-in-Hand.
1840	Royal Farmers' Fire & Life	1888	Alliance.
1910	Royal London Auxiliary	1921	Royal London Mutual.
1861	Royal London Friendly Society	1908	Renamed Royal London Mutual.
1837	Royal Naval & Military Life	1866	European Life.
1907	Royal Scottish	1911	National General.
1869	Royal Scottish Plate Glass	1870	British & Foreign Plate Glass.
1720	Saddlers' Hall Fire	1721	Royal Exchange.
1906	Safeguard P.G. of City of London	1908	North Eastern.
1854	Safety Life	1859	Sovereign Life.
1854	Saint George Life	1861	Metropolitan Counties.
1822	Salamander Fire	1835	Sun Fire.
1780	Salop Fire	1890	Alliance.
1855	Saxon Fire	1857	Times Fire.
1854	Saxon Life	1856	Era Fire & Life.
1864	Sceptre Life	1917	Eagle & British Dominions.
1871	Schoolmasters' & General Life	1859	Church of England.
1877	Scottish Accident	1896	Renamed Scottish Accident, Life & Fidelity.
1896	Scottish Accident, Life & Fidelity	1906	Renamed Scottish Accident, Life & Gen.
1906	Scottish Accident, Life & General	1911	Renamed Scottish Ins. Corp.
1888	Scottish Alliance	1903	Union.
1881	Scottish Boiler	1919	Renamed Scottish Boiler & General.
1885	Scottish Commercial Fire & Life	1880	Lancashire.
1903	Scottish Commercial P.G.	1910	National Ins. Co. of Gt. Britain.
1899	Scottish County & Mercantile	1907	Commercial Union.
1885	Scottish Economic	1889	Scottish Metropolitan.
1881	Scottish Employers' Liability	1904	London & Lancashire Fire.
1864	Scottish Fire	1877	Caledonian.
1844	Scottish Freemasons' Life	1848	Northern.
1883	Scottish Friendly Life	1867	Crown Life.
1895	Scottish General Fire	1900	General Accident.
1865	Scottish Imperial Fire & Life	1906	Norwich Union Life.
1863	Scottish Industrial Life	1866	Empire Life.
1844	Scottish Life & Guarantee	1848	Mercantile of Scotland.
1891	Scottish Live Stock	1894	Renamed Employers' Accident & Live Stock.
1899	Scottish Live Stock	1909	General Accident.
1880	Scottish Metropolitan Fire	1883	Caledonian.
1860	Scottish National	1878	Renamed Scottish Union & National.
1852	Scottish Provincial	1889	North British & Mercantile.
1894	Scottish Reinsurance	1923	Commercial Union.
1906	Scottish Sprinkler Fire	1910	National General.
1884	Scottish Standard Fire	1887	National of Ireland.
1824	Scottish Union	1878	Renamed Scottish Union & National.
1889	Security	1899	Ocean Accident & Guarantee.
1808	Sheffield Fire	1863	Alliance.
1845	Sheffield, Rotherham & Chesterfield	1858	Liverpool & London.
1919	Shropshire Live Stock	1921	Veterinary.
1837	Shropshire & North Wales Fire	1890	Alliance.
1885	Sickness & Accident	1897	Renamed Sickness, Accident & Life.
1897	Sickness, Accident & Life	1901	Renamed Century.
1846	Solicitors & General Life	1866	Eagle.
1852	Solvency Mutual Guarantee	1856	Mercantile Debt.
1862	Southampton Mutual Life.	1867	Sceptre Life.
1872	South British Fire & Marine.	1908	Renamed South British.
1873	South British & National	1890	Equitable Fire.
1899	South East Lancashire	1904	National Union.
1841	South of England Fire & Life	1847	Fire to Sun Fire; Life to Britannia.
	South of England Mutual Benefit F.S.	1901	Pearl.
1886	South Wales & Monmouth Boiler	1890	Boiler Insurance & Steam Power.
1833	Southern Counties Union	1887	National Provincial Plate Glass.
1845	Sovereign Life	1890	Sun Life.
1896	Sovereign Plate Glass	1902	Halifax Mutual Plate Glass.
1894	Sprinkler Fire	1906	Manchester Fire.
1906	Sprinkler & General	1910	National & General.
1897	Staffordshire Boiler	1890	Boiler Insurance & Steam Power.
1870	Staffordshire Fire	1880	Renamed London & Staffordshire Fire.
1905	Staines & District Mutual P.G.	1916	National Provincial.
1888	Standard Accident	1893	Scottish Metropolitan.
1875	Standard Fire	1884	Fire Insurance Association.
1836	Standard of England Life	1840	Britannia (No. 1).
1904	Standard Glass	1914	Southern.
1896	Standard Plate Glass of Scotland	1918	National Provincial.
1877	Star Accident	1878	Ocean Accident & Guarantee.
1845	Star Fire	1853	Manchester Fire.
1843	Star Life (No. 2)	1917	Eagle & British Dominions.
1881	Starr Bowkett & General Fire	1886	Renamed London & County Fire.
1854	State Fire & Glass	1861	London & York-Lin.
1891	State Fire Insurance Company	1910	Renamed State Assurance Company.
1858	Steam Boiler Insurance	1865	Renamed Boiler Insurance & Steam Power.
1802	St. George (Liverpool) Fire	1803	Imperial Fire.
1886	Straits Fire	1894	Commercial Union.
1902	Strand General	1903	Tower.
1802	Suffolk & General Counties Amicable	1826	Renamed Suffolk Equitable Fire.
1834	Suffolk & General Counties Fire & Life	1850	Alliance.
1826	Suffolk Equitable Fire	1849	Alliance.
1884	Sunderland Well Deck	1894	Renamed Sunderland Gen. Steamship.
1802	Sun Ins. Co. of Dublin	1804	British Fire.

^s Accident to Scottish Metropolitan in 1895.

^u Share Capital acquired by National General.

⁷ Fire to Alliance in 1883.

^r Continental Business to Commercial Union.

ESTABLISHED	NAME OF COMPANY	DATE OF AMALGAMATION	AMALGAMATED WITH
1891	Sun Life of India	1897	Sun Life.
1899	Tanners & Leather Trades	1902	Renamed Leather Trades & General
1905	Temple Fire & Accident	1909	British Enterprise
1900	Textile Mutual Fire	1905	Royal.
1915	Thames Valley Insurance Co.	1922	Eagle, Star & British Dominions.
1908	Thames Valley Mutual P.O.	1935	Sun Insurance
1916	Timber Trade Mutual Accident	1920	Renamed Timber & Gen. Mut. Accident.
1853	Times Fire	1858	State Fire and Glass.
1849	Times Life & Guarantee	1857	Albert.
1892	Times Mutual Fire	1896	Manchester Fire.
1845	Tontine Life & Annuity	1849	Engineers & Masonic.
1884	Town & County Accident	1891	British & Foreign Marine.
1870	Town & County Fire	1873	Alliance.
1898	Traders Mutual Employers'	1900	Compensation & Guarantee Fund.
1850	Trafalgar Life	1854	Unity General
1890	Travellers' Accident	1893	Crown Accident.
1854	Travellers' & Marine Accident	1859	Accidental Death.
1897	Truro & District Plate Glass	1920	Cornish Mutual.
1887	Trustees, Executors & Securities	1917	Renamed Trustees Corporation
1882	Tunbridge Wells Plate Glass	1901	Renamed South of England P.O.
1866	Unconditional Life	1868	British Alliance
1863	Union Marine	1931	Renamed Union Marine & General.
1895	Union Plate Glass	1897	Northern Accident.
1909	United Counties	1911	Property
1845	United Deposit Life	1853	Scottish National.
1910	United Dominions	1915	British Dominions General.
1824	United Empire Life	1827	Eagle.
1891	United Fire	1893	Palatine.
1877	United Fire Reinsurance	1891	Renamed United Fire.
1849	United Guarantee & Life	1854	People's Provident.
1855	United Homoeopathic Life	1856	Renamed English Provident Life.
1824	United Kent Life	1901	Royal.
1834	United Kingdom Life	1862	North British.
1866	United Kingdom Life & Guarantee	1889	London, Edinburgh & Glasgow.
1840	United Kingdom Total Abstinence Life Assn.	1849	Renamed United Kingdom Temperance & General Provident Institution.
1838	United Mercantile & Travellers Life	1841	National Mercantile.
1849	United Mutual Mining & General Life	1857	People's Provident.
1863	United Ports	1869	English.
1900	United Provident	1909	British Legal
1870	United Reform F.S.	1896	Renamed Scottish United Reform F.S.
1850	United Reform & General Life	1857	People's Provident.
1904	United Sickness & Accident	1919	United General Commercial.
1855	United Traders' Life & Sickness	1859	Renamed National Mutual.
1853	Unity Fire	1862	Liverpool & London.
1854	Unity General Life	1862	Briton Life.
1908	Universal Automobile	1934	Renamed Universal.
1834	Universal Life	1901	North British & Mercantile.
1859	Universal Marine	1891	British & Foreign Marine.
1884	Universal Plate Glass	1886	London Plate Glass.
1849	Universal Provident Life	1855	Engineers.
1892	Vehicular & General	1901	Commercial Union.
1868	Victoria Assurance Society	1882	Renamed Victoria Mutual Assurance Society, Limited.
1860	Victoria Benefit Society	1868	Renamed Victoria Assurance Society.
1838	Victoria Life	1858	Renamed Victoria & Legal & Commercial.
1858	Victoria & Legal & Commercial	1865	Standard Life.
1882	Victoria Mutual Assur. Soc. Ltd.	1909	Norwich Union Life.
1861	Volunteer Service Life	1865	North British & Mercantile.
1851	Waterloo Life	1862	British Nation Life.
1890	Wednesbury Plate Glass	1900	Equitable Plate Glass.
1852	Wellington Annuity Life	1863	British Nation Life.
1852	Wellington Life	1852	Renamed Emperor Life.
1872	Wesleyan Methodist Trust	1933	Methodist Insurance.
1841	Wesleyan Provident	1855	Renamed Wesleyan & General.
1807	West of England Fire & Life	1894	Commercial Union.
1826	West of Scotland	1837	Renamed Meletus.
1897	West Riding	1900	National Union.
1919	Western Alliance Reinsurance	1924	Consolidated.
1861	Western Counties Life	1889	British Empire Mutual Life.
1899	Western Fire (Glasgow)	1901	West of Scotland.
1863	Western Fire	1868	Alliance.
1832	Western Friendly Society	1920	Renamed Western Mutual Assur. Soc.
1842	Western Life	1865	Albert.
1844	Western of Scotland Fire & Life	1847	Northern.
1839	Westminster & General Life	1906	Guardian.
1792	Westminster Society Life	1863	Guardian.
1906	White Cross Insurance Association	1925	Provident Accident & Guarantee.
1855	Whittington Life	1891	National Life.
1810	Widows' General Annuity	1861	Renamed Dublin Widows' Fund.
1790	Wiltshire & Western Fire	1822	Renamed Salamander Fire.
1898	Wool Industries	1900	Manchester Fire.
1790	Worcester Fire	1818	Phoenix.
1907	Workmen & General	1911	Renamed Driving Accdt. & Third Party.
1858	World (No. 2) Life	1863	City & County.
1894	World Marine	1914	Renamed World Marine & General.
1888	York City & District Plate Glass	1894	Renamed City Plate Glass.
1894	York & London Fire & Life	1844	Fire to Imperial Fire; Life to Standard Life.
1873	Yorkshire Boiler & Engine	1896	Boiler Insurance & Steam Power.
1889	Yorkshire Guarantee & Securities	1915	Renamed Yorkshire & Canadian Trust.
1862	Yorkshire Lancashire & Midland Counties Life	1865	Provincial Union.
1874	Yorkshire & London Plate Glass	1883	National Employers'.
1870	Yorkshire Provident Life	1906	United Provident.

LIST OF COMPANIES WOUND UP

ESTAB.	NAME OF COMPANY.	DATE OF WINDING UP	ESTAB.	NAME OF COMPANY.	DATE OF WINDING UP
1800	Aberdeen Fire	1823	1908	British Casualty (5)	1910
1839	Aberdeen Marine	1848	1908	British Citizens	1921
1831	Aberdeen Mutual	1853	1838	British Colonial	1842
1878	Aberporth Mutual Ship	1910	1874	British Colonial & Foreign Property	1875
1844	Absolute Life & Accident (1)	1903	1828	British Colonial Life	1839
1852	Absolute Security Life & Fire	1853	1886	British Commercial	1892
1917	Accident & General Law	1920	1806	British Commercial Fire	1916
1865	Accidental Marine	1868	1903	British Commercial Plate Glass	1915
1908	Accountants	1912	1897	British Commercial Marine & Life	1898
1896	Acme Fire & Accident (2)	1891	1892	British Dairy Farmers' Life & Fire	1892
1839	Active Life	1841	1801	British Farmers' Life & Fire	1892
1852	Adamant Fire & Life	1853	1800	British Fire	1821
1908	Adelphi	1910	1800	British Insurance	1910
1899	Advance	1902	1874	British Life	1877
1771	Advantageous & Generous	1772	1880	British Life Insurance	1886
1840	Agriculture & General Life	1842	1828	British & Foreign Fire	1879
1878	Agricultural & General Fire	1882	1870	British Life & Fire	1871
1845	Agricultural Life & Casualty (3)	1861	1857	British Life & Fire	1859
1888	Ajax	1892	1808	British Life Insurance	1912
1838	Albert Life	1869	1889	British Life Insurance	1876
1864	Albion Life	1878	1887	British Life Insurance	1875
1863	Albion Marine	1866	1807	British Life Insurance	1875
1908	Albion Plate Glass	1910	1800	British Life Insurance	1914
1903	Alert	1909	1800	British Life Insurance	1923
1868	Alexandra Mutual Life	1872	1800	British Life Insurance	1911
1825	Alliance Fire, Life, Mar. (Ireland)	1835	1818	British & International Life Insurance	1922
1920	Allied Traders (4)	1925	1874	British & International Trade	1880
1894	Alpha Fire	1905	1880	British Isles Life	1881
1855	Amazon Fire	1854	1816	British Isles Marine & General	1921
1883	Amicable Fire	1885	1870	British Life, Accident & Fidelity	1878
1900	Amicable General	1913	1920	British Manufacturers' Mutual	1938
1851	American, British & Colonial	1884	1908	British Mutual	1911
1884	Anchor Fire	1898	1871	British President	1876
1857	Anchor Reversions	1862	1803	British President	1911
1913	Anchor Life	1914	1912	British Re-insurance	1916
1927	Anglian	1935	1918	British Re-insurance	1921
1903	Anglo-Continental Plate Glass	1908	1908	British Seamen's Mercantile	1911
1852	Annual Bonus Life & Fire	1853	1907	British Security	1927
1917	Argonaut Marine	1931	1884	British Standard Life & Fire	1886
1882	Argus Fire	1884	1909	British Surety	1906
1884	Argus	1898	1927	British Surety	1930
1852	Ark Indisputable Mutual	1856	1892	British Union	1897
1839	Ark Life	1844	1909	British Union & National	1912
1872	Ark of Scotland	1874	1905	British United	1908
1889	Army & Navy Fire	1898	1863	British United Guarantee	1905
1873	Artizans' Co-operative	1874	1902	British United Life	1910
1900	Artizans' Free Home	1904	1889	British Universal Life & Fire	1889
1919	Associated Reinsurers	1930	1907	Brinkley Life & Fire	1912
1905	Assurance Limited	1909	1875	Brinkley Life & Fire	1881
1884	Atlantic Fire & Marine	1891	1800	Brinkley Life & Fire	1914
1852	Atlas Marine	1853	1800	Brinkley Life & Fire	1922
1857	Atlas Marine	1863	1848	Brinkley Life & Fire	1844
1903	Automatic & General	1913	1823	Brinkley Life & Fire	1829
1919	Aviation & General (10)	1927	1800	Brinkley Life & Fire	1910
1909	Bankers & General	1923	1887	Brinkley Life & Fire	1892
1892	Bankers, Trustees & Executors	1896	1908	Brinkley Life & Fire	1921
1894	Baptist Union	1898	1878	Brinkley Life & Fire	1885
1911	Barling Traders' Asso. Mutual P.G.	1922	1857	Brinkley Life & Fire	1888
1870	Bee Hive Fire	1872	1898	Brinkley Life & Fire	1914
1852	Benevolent Life	1853	1898	Brinkley Life & Fire	1915
1840	Benevolent Fire & Life	1842	1850	Brinkley Life & Fire	1851
1914	Bexhill-on-Sea Glass	1922	1850	Brinkley Life & Fire	1852
1906	Birkenhead Traders' Control Mutual Plate Glass	1920	1850	Brinkley Life & Fire	1851
1854	Birmingham & General	1854	1854	Brinkley Life & Fire	1854
1901	Birmingham Lombardian P.G.	1920	1875	Brinkley Life & Fire	1876
1906	Birmingham & Midland Plate Glass	1920	1864	Brinkley Life & Fire	1874
1899	Birmingham Vehicle Owners	1909	1862	Brinkley Life & Fire	1871
1876	Bolton Cotton Trade Mutual Fire	1931	1908	Brinkley Life & Fire	1916
1876	Bolton Employers' Mutual	1930	1887	Brinkley Life & Fire	1892
1839	Bon Accord Marine	1848	1908	Brinkley Life & Fire	1922
1851	Brewers' & Distillers' Fire	1853	1840	Brinkley Life & Fire	1854
1892	Brewers & General (5)	1898	1908	Brinkley Life & Fire	1923
1799	Brighton Fire	1824	1908	Brinkley Life & Fire	1920
1898	Brickmasters' Employers' Liability	1933	1894	Brinkley Life & Fire	1895
1920	Bristol Automobile & General	1923	1907	Brinkley Life & Fire	1912
1878	Bristol Channel Tug Owners' Mut. Protection	1895	1911	Brinkley Life & Fire	1919
1869	Bristol & London Life & Guarantee	1876	1851	Brinkley Life & Fire	1855
1885	Britannic Marine	1900	1815	Brinkley Life & Fire	1921
1868	British Alliance Fire & Life	1878	1867	Brinkley Life & Fire	1894
1857	British Amicable	1858	1870	Brinkley Life & Fire	1872
1824	British Annuity	1848	1832	Brinkley Life & Fire	1856
1894	British Assurance Corporation	1893	1874	Brinkley Life & Fire	1878
			1868	Brinkley Life & Fire	1870

(1) Life to Profits & Income: Accident to Norwich & London Accident.

(2) Fire to Western of Toronto; Accident to Law Accident.

(3) Life business to Northern in 1848.

(4) General business to Eagle, Star & British Donations.

(5) Fire to Royal Exchange; Licenses & Mortgage to Law Guarantee.

(6) Life business to Law Property.

(7) Accident to Marine & Terrestrial.

(8) Home, Fire, Accident, Burglary & Fidelity to Central.

(9) Ordinary Life business to British General.

(10) No connection with Company at present in existence.

ESTAB.	NAME OF COMPANY.	DATE OF WINDING UP	ESTAB.	NAME OF COMPANY.	DATE OF WINDING UP
1905	Commercial Indemnity ..	1912	1900	Farmers' Mutual ..	1912
1836	Commercial (Irish) Life ..	1837	1903	Federal ..	1907
1853	Commonwealth Life & Sickness ..	1854	1898	Federated British ..	1930
1918	Comprehensive ..	1919	1855	Female Provident ..	1857
1903	Consolidated (11) ..	1915	1845	Fidelity Guarantee ..	1848
1892	Consolidated Accident ..	1896	1864	Financial Fire & Life (18) ..	1868
1851	Consolidated Annuities ..	1852	1875	Fire Guarantee ..	1876
1905	Co-operative Sickness & Accident ..	1910	1874	Fire Reinsurance ..	1882
1888	Co-operative Workers' Fire ..	1892	1919	First National Reinsurance ..	1922
1905	Cosmopolitan (12) ..	1915	1898	Forward ..	1900
1855	Cosmopolitan Life ..	1856	1908	Forward Glass ..	1914
1907	Cotton Trade Federation Mutual Fire ..	1933	1917	Franco-British Marine ..	1921
1909	Counties & General ..	1909	1803	Friendly Insurance Society, Marine ..	1824
1865	County Cattle ..	1872	1883	Friendly Societies Auxiliary Fire ..	1887
1866	County Marine ..	1869	1820	General Benefit Life ..	1854
1852	Counties Union ..	1853	1847	General Commission Marine ..	1850
1875	Crowa Fire ..	1876	1870	General Guarantee ..	1872
1890	Crystal Glass ..	1933	1720	General Insurance, Fire ..	1728
1909	Cumberland Co-operative Fire ..	1934	1839	General Maritime ..	1848
1908	Cumberland Iron Ore Proprietors ..	1934	1908	Glasgow Assurance Corp. (19) ..	1912
1857	Customs & Excise Officers' Mutual Guarantee ..	1916	1879	Globe Accident ..	1882
1896	Cycle ..	1902	1914	Globe Reinsurance ..	1917
1896	Cycle, Motor Vehicle & Accident ..	1898	1825	Gloucester (and Worcester) Fire ..	1828
1883	Cyclists' Accident ..	1884	1875	Government Security Fire ..	1877
			1909	Graud Fire, Accident ..	1911
			1871	Great Britain Fire ..	1880
1847	Darlington Marine ..	1852	1844	Great Britain Mutual Life ..	1880
1868	Dartmouth Mutual Marine ..	1868	1874	Great National Fire ..	1875
1846	Deposit Life ..	1848	1918	Greater Britain ..	1922
1845	Drapers' Fire ..	1845	1901	Guarantee Insurance & Investment ..	1902
1909	Dreadnought ..	1917	1886	Guardian Indemnity ..	1891
1904	Drew's Glass ..	1909	1888	Hand-in-Hand Plate Glass ..	1919
1837	Dublin Widows' Fund ..	1881	1845	Hartlepool Phoenix Marine ..	1846
1798	Dundee Fire ..	1826	1855	Health ..	1904
1836	Dundee Marine ..	1848	1896	Health & Sickness ..	1907
1848	Dundee Mutual Marine ..	1870	1903	Hearts of Oak Assurance ..	1933
1821	Dundee Sea Marine ..	1851	1875	Hecla Mutual Fire ..	1876
1898	East Northamptonshire Builders ..	1910	1855	Herald Life ..	1860
1898	Eastern Counties Hailstorm ..	1901	1856	Herald Life & Accident ..	1860
1911	Eastern General ..	1920	1865	Hercules Fire, Life & Marine ..	1869
1895	Eclipse ..	1898	1916	Home & Colonial Marine ..	1922
1853	Eclipse Fire & Life ..	1856	1852	Home & Foreign ..	1853
1909	Eclipse ..	1920	1914	Home & Foreign Reinsurance ..	1938
1868	Economic Fire ..	1869	1908	Home & General ..	1911
1886	Economic Fire (13) ..	1894	1898	Home Insurance Company ..	1910
1845	Economic Mutual Life ..	1846	1868	Home Life, Accident (20) ..	1871
1888	Economic Reinsurance ..	1894	1889	Home for Life ..	1892
1845	Economy Mutual Life ..	1846	1847	Hope Reversionary ..	1848
1887	Eddystone Marine ..	1890	1851	Hope Reversionary ..	1852
1903	Electric & General ..	1911	1878	Hull & Grimsby Mutual Fishing Vessels ..	1898
1896	Electric Light & Maintenance ..	1899	1855	Hull & London Fire & Marine ..	1857
1882	Emperor Fire ..	1884	1855	Hull & London Life & Guarantee ..	1857
1865	Empire Assur. Corp. ..	1867	1908	Ilford & South Essex Mutual P.G. ..	1911
1884	Empire Fire ..	1887	1793	Impartial Marine ..	1863
1900	Empire Guarantee (14) ..	1910	1907	Imperial Crown Fire, Accident ..	1914
1863	Empire Marine ..	1867	1902	Imperial Federation ..	1906
1898	Empire Mutual Workmen's Compensation ..	1901	1866	Imperial Union Life ..	1881
1888	Employers of Great Britain (15) ..	1894	1918	Importers' & Exporters' Marine ..	1931
1911	Employment ..	1914	1912	Inclusive ..	1936
1845	England Invalid Hazard Life ..	1846	1903	Indemnity Association ..	1911
1825	English & Cambrian (No. 1) ..	1827	1876	Indemnity Fire & Income ..	1879
1907	English Legal ..	1911	1902	Independent Fire ..	1903
1869	English Provident (No. 2) ..	1871	1848	Independent Life ..	1850
1887	English & Scottish Fire ..	1887	1836	Independent West Middlesex ..	1840
1863	English & Scottish Fire ..	1864	1889	Industrial Accident ..	1891
1863	English & Scottish Marine ..	1868	1875	Industrial Fire ..	1876
1906	Enterprise ..	1907	1883	Industrial of Great Britain ..	1885
1836	Enterprise Fire ..	1892	1852	Industrial Life & Sickness ..	1853
1880	Equitable Fire Reinsurance ..	1884	1918	Inland Transport & Marine ..	1921
1865	Equitable Hail ..	1867	1906	Insurance ..	1911
1877	Equitable Marine ..	1880	1920	International ..	1922
1881	Equitable Plate Glass ..	1887	1929	International Luggage (of London) ..	1935
1884	Equity ..	1891	1869	International Union Fire ..	1876
1880	Era Industrial & General ..	1884	1915	Investors Income ..	1921
1907	Erin (16) ..	1912	1909	Invincible & General (21) ..	1917
1898	Essex Union ..	1922	1845	Ipswich Maritime Marine ..	1846
1896	Etna Fire & Marine ..	1868	1931	Irish Employers' Mutual ..	1938
1917	Eurate Marine ..	1921	1855	Justice Life ..	1856
1852	European Alliance, Full Pay Pension ..	1853	1908	Katz Patent Dog Collar & Assur. ..	1911
1853	European Life & Guarantee (17) ..	1871	1906	Kent Life & Annuity ..	1824
1909	Excelsior ..	1916	1908	Kent Plate Glass ..	1908
1898	Excelsior Ins. & Property ..	1908	1896	Key & Season Ticket ..	1912
1856	Exchange Life & Accident ..	1857	1887	King Fire & Accident ..	1889
1851	Exchequer Mutual Life ..	1852	1901	King Insurance Company (22) ..	1915
1861	Family Assur. & Sick Fund Life ..	1863	1904	Lancashire & Cheshire (23) ..	1925
1844	Farmers' & Graziers' Mutual Cattle ..	1853	1855	Lancashire Debt ..	1856

(11) Part of business to British General.

(13) Fire to Commercial Union; Fidelity to Ocean Accident.

(14) Life to Royal Exchange; General to National Provincial.

(15) Fidelity to Law Guarantee; Personal Accident to Law Accident.

(16) Business to National Co-operative.

(18) Life business to Whittington.

(19) Part of Accident & General business to London & Lancashire Life.

(20) Life business to Norwich Provident Life.

(21) Key Registration business to Property Ins. Co. in 1910.

(22) Direct business to Commercial Union.

(23) Accident business & Agency organisation to Zurich General.

(12) Part of business to British General.

(17) Guarantee business to London Guarantee.

LIST OF COMPANIES WOUND UP

303

ESTAB.	NAME OF COMPANY.	DATE OF WINDING UP.	ESTAB.	NAME OF COMPANY.	DATE OF WINDING UP.
1907	Lancashire & General	1927	1906	Medical Indemnity	1911
1876	Lancashire Plate Glass	1899	1858	Medway Master Mariners	1876
1906	Law Car & General	1910	1856	Mercantile Guardian Indemnity	1860
1891	Law Fidelity & General (24)	1914	1858	Mercantile Life & Guarantee	1859
1888	Law Guarantee (25)	1909	1870	Mercantile Marine	1878
1907	Law Guarantee, Trust & Accident	1909	1902	Mercantile Plate Glass	1909
1892	Law Investment & Re-Insurance	1907	1854	Mercantile Provincial	1855
1850	Law Property & Life	1898	1888	Merchants' Fire	1897
1907	Legal & Commercial (26)	1911	1845	Merchant Traders' Marine	1848
1892	Legal Protection	1894	1845	Merchants' & Captains' Annuities	1848
1873	Leicester & North of England Fire	1875	1837	Metellus Fire	1838
1912	Letters Patent	1916	1887	Metropolitan Fire	1900
1893	Licensed Victuallers' Mutual Fire & License	1895	1884	Metropolitan Guarantee & Accident	1885
1865	Licensed Victuallers' Plate Glass	1868	1906	Metropolitan Mutual Plate Glass	1920
1863	Life Association of England	1864	1874	Middlesex Fire	1877
1868	Life Assurance Union	1870	1902	Mid-Glamorgan Plate Glass	1910
1905	Lightning Plate Glass & Window Cleaning	1907	1904	Midland	1907
1874	Lion Life	1875	1896	Midland Fire	1899
1880	Lion Life & Accident (27)	1883	1891	Midland Plate Glass	1879
1876	Lion Mutual Marine	1878	1875	Millers Fire	1885
1874	Live Stock Ins. Co. of Gt. Britain	1878	1895	Million Accident	1900
1904	Liverpool & District Drapery & Allied Trades	1918	1846	Mitre Life	1869
1777	Liverpool Fire	1795	1907	Monarch	1910
1868	Liverpool & London Accident	1872	1869	Monarch Fire & Marine	1870
1832	Liverpool Marine	1850	1851	Monetary Life	1852
1877	Liverpool Mutual Marine	1885	1870	Monthly Industrial Life	1880
1900	Liverpool Mutual Plate Glass	1910	1886	Mortgage (29)	1895
1906	Local & District Fire Marine Accident	1911	1924	Motor Manufacturers' & Traders' Mutual	1926
1887	Local Fire	1889	1820	Mutual Insurance Life	1858
1894	Lombard	1901	1846	Mutual Legal & General Life	1847
1853	Lombard Advance, etc., Life	1854	1885	Mutual Steamship	1912
1765	London Annuity	1890	1917	National Benefit (30)	1921
1885	London & Birmingham Fire	1892	1893	National Blindness	1896
1870	London & Birmingham Life	1874	1845	National Church Life	1846
1883	London & Brighton Fire	1890	1909	National & Co-operative	1914
1864	London & Caledonian Marine	1870	1909	National Commercial	1913
1911	London & County Commercial Re-insurance	1919	1896	National Cycle & Motor Car (31)	1898
1851	London & County Fire & Life	1856	1882	National Employers' Accident & General (32)	1884
1895	London & County Industrial Accident	1902	1884	National Fire	1907
1842	London & County Life	1842	1872	National Funds	1876
1896	London & County Rents	1898	1907	National General (33)	1914
1870	London, East India & Colonial	1883	1907	National Glass	1911
1839	London Equitable Life	1840	1865	National Horse	1866
1897	London Fire Office	1900	1895	National Industrial Fire	1898
1906	London General	1935	1854	National Industrial Life	1880
1873	London & Gen. Fire Reinsurance.	1874	1891	National Insurance & Guarantee	1907
1870	London & Glasgow Life	1871	1912	National Key	1915
1866	London & Manchester Fire & Life	1870	1901	National Live Stock (34)	1914
1913	London & Midland (28)	1917	1882	National Marine	1897
1862	London Marine Association	1865	1908	National Marine & Fire	1922
1854	London Mercantile Fire	1855	1876	National Mercantile	1907
1880	London Mercantile Fire	1881	1908	National Protector	1913
1874	London Mutual Boiler	1886	1904	National Provincial Fire, Burglary	1911
1911	London & North British Plate Glass	1916	1898	National Reliance (35)	1903
1887	London & Palatine Fire	1879	1913	National Spectacle & Eye Glass	1922
1918	London-Paris Marine	1922	1906	National Standard Life	1916
1891	London & Provincial Employers	1895	1884	National Union (36)	1907
1897	London & Provincial Industrial	1899	1852	National Weekly Life	1853
1835	London Reversionary	1856	1869	National Widows' Life Assur. Fund	1872
1901	London & Scottish Fire	1908	1854	Nelson Sea-Voyagers' Life	1855
1917	London Shipping & Marine	1918	1839	Neptune Marine	1848
1836	London Union Life	1839	1873	New Amicable Life	1875
1803	London Union Society, Marine	1824	1898	New Britannic	1901
1905	London & Westminster Fire	1912	1841	New Equitable Life	1842
1867	London & Westminster Plate Glass	1876	1835	Newcastle & North of England Fire	1838
1890	London Window Glass	1893	1897	Non-Tarif Mutual Fire	1898
1918	London & Yorkshire Marine	1922	1849	Norfolk Farmers Cattle	1874
1895	Machinery	1898	1845	North British Bazaar Lever. & Guar.	1848
1905	Manchester & County	1912	1886	North British Fishing Boat	1927
1879	Manchester & County Plate Glass	1880	1896	North of England Marine	1880
1890	Manchester Glass	1894	1896	North of England Plate Glass	1900
1896	Manchester Horse Owners' Union & Accident	1898	1909	North & South	1933
1868	Manchester Provident Fire & Life	1876	1889	North Stafford Employers' Liability Management	1934
1879	Manufacturers' Fire	1881	1876	Northern Counties of England Fire	1879
1831	Marine Insurance Company	1850	1888	Northern Counties Plate Glass	1893
1814	Marine (Irish) Life & Marine	1827	1873	Northern General Marine	1880
1840	Maritime & Mercantile Marine	1856	1835	Northern Reversionary	1848
1875	Maritime Passengers	1878	1899	Norwich & District Master Builders	1908
1868	Masonic & General Fire & Life	1876	1843	Norwich Mutual Marine	1856
1889	Medica Aid	1894	1873	Norwich Provident Fire	1874
1884	Medical Attendance	1885	1866	Norwich Provident Life	1874
			1836	Norwich Reversionary	1864

(24) Plate Glass to Northern Plate Glass in 1904; Direct Home business to General Accident in 1907; Reinsurance business only from 1907 to 1914.

(25) Accident, Fire & Fidelity to Guardian. (26) Part of Fire & Accident to Midland & Textile.

(27) Life to British Empire Mutual Life; Accident to Ocean Accident.

(28) Part of business to British General. (29) Part of business to Ocean Accident & Guarantee.

(30) Life business to British General. (31) Plate Glass business to London & Provincial Cycle.

(32) Liability to Employers' Liability; Plate Glass to Union Plate Glass.

(33) Part of business to London & Lancashire Fire.

(34) Part of business to London & Lancashire Fire.

(35) Fire & Casualty to National Union. (36) Home business to London & Lancashire Fire.

ESTAB.	NAME OF COMPANY.	DATE OF WINDING UP	ESTAB.	NAME OF COMPANY.	DATE OF WINDING UP
1333	Oak Fire	1896	1999	Shopkeepers' Plate Glass & General	1921
1347	Ocean Mutual Marine	1889	1888	Smeaton Fire	1896
1884	Oldham & District Tradesmen's Fire	1894	1834	South Devon Fire & Life	1827
1903	Omnium Life & Fire (37)	1912	1911	South Wales Plate Glass	1921
1908	One and All	1913	1899	South Western Traders' Mutual Plate Glass	1920
1845	Operatives & General Life	1846	1911	Southern Steamship Mutual	1934
1864	Ordnance & General Marine	1935	1897	Southern Union Marine and General	1935
1912	Ordnance & General Marine Fund	1922	1871	Southern & Western Fire	1872
1916	Ordnance & General Marine	1935	1904	Sovereign Sickness, Accident & Guar.	1908
1878	Padstow British Neptune	1895	1872	Spalding & South Lincolnshire P.G.	1880
1893	Paragon	1899	1911	Sprinkler & General	1914
1921	Paragon	1938	1881	Standard Indemnity Marine	1887
1852	Peacemaker Aid Life	1853	1851	Standard Shipping Marine	1868
1884	People's Industrial Accident	1884	1878	Standard Steamship	1895
1883	People's Industrial Fire	1884	1900	Star Fire & Burglary	1901
1715	Perpetual Insurers on Lives	1720	1909	Star of Hope	1912
1840	Philadelphia Life	1842	1820	Star Life (No. 1)	1826
1705	Phoenix (No. 1)	1711	1824	St. Patricks (Dublin) Life & Marine	1829
1908	Planet	1917	1898	Sub-Postmasters' Mutual Guarantee	1909
1859	Pontefract & West Riding Live Stock	1873	1876	Suffolk Mutual Fishing Boat	1921
1900	Poole & District Plate Glass	1909	1825	Surrey & Southwark Fire & Life	1826
1919	Port of Manchester	1933	1836	Sun Shipping & Freight	1873
1845	Practicable Invalid & General Life	1846	1898	Tariff Fire	1901
1904	Preferred Accident	1907	1836	Tay Marine	1848
1882	Premier Fire	1890	1893	Theatre & Music Halls Mutual	1896
1893	Premier Medical Aid	1898	1901	Thrift Accident	1904
1895	Presbyterian Church in Ireland Fire	1933	1902	Times Fire	1905
1844	Preserver Fire & Life	1870	1885	Traders' & General	1894
1897	Princess Insurance	1899	1907	Traders' & General (40)	1922
1841	Productive Life	1842	1899	Traders' Plate Glass	1914
1901	Profits & Income (33)	1925	1911	Tramways Third Party	1913
1908	Progress Glass	1921	1891	Transatlantic Fire	1895
1891	Progressive (39)	1909	1876	Travellers' Accident	1881
1898	Property	1913	1872	Trident Marine	1874
1887	Property Fire	1892	1879	Truro District Mutual Fire	1921
1897	Property Owners'	1901	1908	Twentieth Century	1911
1846	Property Protection Theft	1886	1846	Tyne Marine	1848
1853	Protector Endowment	1884	1888	United Brothers Life	1891
1833	Protector Fire	1891	1877	United Counties Commercial P.G.	1879
1884	Protector Horse & Carriage	1887	1864	United Counties Life	1867
1873	Provident Fire	1876	1866	United English & Scottish Life	1867
1872	Provincial Hail	1884	1907	United Farmers'	1910
1862	Provincial Horse	1887	1919	United General Commercial	1922
1855	Provincial Union Life	1869	1918	United Kingdom Colonial & Foreign Marine	1921
1874	Railway Accident Mutual	1877	1896	United Kingdom Fire	1899
1876	Railway & General Accident	1878	1885	United Kingdom Fire & General	1892
1873	Railway Passengers' Luggage	1874	1852	United Kingdom Life	1853
1908	Railway Transit Claims	1913	1866	United Kingdom Life	1871
1904	Ramsgate Smackowners' Protection	1907	1891	United Kingdom Mercantile & Gen. Accident	1893
1880	Realm Fire	1883	1847	United Kingdom Mutual Life	1857
1904	Realm Industrial	1912	1907	United London & Scottish (41)	1912
1853	Realm Life & Fire	1854	1917	United Motor & General	1923
1870	Realm Marine	1873	1855	United Orders' Life & Sickness	1856
1867	Reinsurance Fire & Life	1870	1908	United Professions	1911
1908	Reinsurance & Guarantee	1911	1909	Unity	1914
1906	Registered Societies Sickness & Accident	1918	1849	Universal Emigration Life	1852
1855	Reliance Fire	1894	1870	Universal Fire & Life	1876
1893	Rent Book Fire	1897	1852	Universal Fire & Life	1853
1850	Rent Guarantee	1870	1896	Universal Insurance Loan (42)	1910
1878	Reversion Purchase	1916	1871	Universal Non-Farm Fire	1872
1879	Rock Fire	1879	1898	Universal Plate Glass	1910
1823	Royal Irish Assur. Co.	1827	1909	Universal Provident	1909
1905	Rubber Trades Mutual	1908	1920	Universe	1921
1900	St. Albans Plate Glass	1915	1885	Victor Fire	1891
1885	St. Colomb District Mutual Fire	1921	1877	Victoria Fire	1879
1887	St. Helen's & District Mutual P.G.	1912	1900	Victory	1904
1898	Safeguard	1917	1898	Wallasey Accident	1910
1887	Safety Plate Glass	1892	1906	Warrington & District Tradesmen's Plate Glass	1918
1904	Scarsbreck, Halsall & Downholand Farmers' Mutual Fire	1921	1907	Warwickshire Plate Glass	1915
1852	Sceptre of England Fire & Life	1853	1853	Wellington Reversionary	1873
1878	Sceptre Fire	1879	1887	West Cumberland Agricultural Fire	1895
1888	Scottish Assurance	1889	1890	West Lancashire Plate Glass	1919
1892	Scottish Equity Plate Glass	1922	1902	West Riding Reversionary Interest	1908
1872	Scottish Farmers' Live Stock	1876	1845	West of Scotland Guarantee	1848
1908	Scottish Indemnity	1914	1887	Western District Accident	1892
1840	Scottish Marine (Glasgow)	1844	1863	Western Fire & Marine	1867
1887	Scottish Mortgage	1892	1887	Western Insurance Company	1888
1892	Scottish Prudential	1895	1878	Whitby Protection Society	1895
1904	Scottish Standard Reversionary	1934	1884	Whitehall Marine Mutual	1919
1890	Scottish Women's Friendly Society	1895	1876	Whitstable Star & Mutual Maritime	1893
1849	Sea, Fire, Life, Marine	1850	1845	Widows' National Life	1846
1891	Securities	1893	1889	Winstanley & District Farmers	1892
1894	Securities	1908	1887	Workmen's Tools Fire	1892
1870	Security Life	1883	1854	World (No. 1) Life	1855
1854	Security Mutual Life	1856	1905	Yorkshire Glass	1914
1908	Self Help	1910	1907	Yorkshire Investment & Insurers	1910
1853	Self Reliance Fire & Life	1854			
1823	Shamrock (Irish) Fire & Life	1825			
1858	Shields A.I. Marine	1830			

(37) Fire & General business to United London & Scottish.

(38) Life business to British General.

(39) Ordinary Life business to London, Edinburgh & Glasgow.

(40) Part of business to British General.

(41) Fire business to London & Lancashire Fire.

(42) Ordinary Life business to British Widows' Industrial Life business to Royal Liver F.S.

INSURANCE COMPANIES TRANSACTING VARIOUS CLASSES OF BUSINESS

NOTE.—The following list does not purport to be exhaustive. The inclusion of a company's name must not be taken to imply recommendation, either generally or for the particular class of business indicated. On the other hand, non-inclusion must not be looked upon as involving any reflection. Changes are, of course, continually occurring, but endeavour will be made to keep the list as complete as is desirable. Enquiries respecting any particular company may be addressed to the Editor of the POST MAGAZINE AND INSURANCE MONITOR for confidential replies in the columns of that Journal.

Accident (Personal) and Disease	Prov. Accident & White Cross	Bedford General
*Adriatic (Riunione Adriatica)	Provincial	British Fire
Alliance	Prudential	" Law
*Anglo-Scottish	Queensland	" General
Army, Navy & General	Railway Passengers	" Oak
Atlantic	*Reinsurance Corporation	Car & General
Atlas	Reliance Fire & Accident	Century
Avon	Road Transport & General	Commercial of Ireland
Bankers & Traders	Royal	Commercial Union
Beacon	" Exchange	Contingency
Bedford General	" London	Co-operative
Britannic	Scottish Automobile	Commercial
British Equitable	" Boiler & General	Continental Mutual
" Fire	" Insurance	County
" General	" Life	Crown Life
" Law	" Metropolitan	Dominion of Canada General
" Oak	" Temperance & General	Drapers' & General
Calypsonian	" Union & National	Edinburgh
Car & General	Travellers	Empire & Liberty
Celtic	Sea	Empire & United
Central	Seaford	Essex & Suffolk Equitable
Century	South British	Equitable Life
*City Fire	Southern Life	Farmers' Finance & Insurance
Colonial Mutual Life	State	Fine Art & General
Commercial of Ireland	Sun	General Accident, Fire & Life
Commercial Union	*Tant's Reinsurances	Gresham Fire & Accident
Contingency	Union	Guardian
Co-operative	Union Marine & General	Guinness
Cornhill	United British	Guinness
County	United Legal	Imperial Live Stock
Dominion	United Friendly	Insurance Corporation of Ireland
Dominion of Canada	Universal	Law Accident
Drapers' & General	*Victory	Law Fire
Eagle Star	Warden	Law, Union & Rock
Ecclesiastical	Welsh	Legal & General
Economic	Wesleyan & General	Licenses & General
Edinburgh	West of Scotland	Liverpool & London & Globe
Employers' Liability	Western	Local Government Guarantee
Employers' Mutual	Western Australian	London & Lancashire
English	Westminster Fire	" & Lancashire
Essex & Suffolk	World Auxiliary	" & Manchester
*European General	World Marine & General	" & Scottish
Farmers' Finance & Insurance	Yorkshire	Merchants' & Manufacturers'
Federated Employers'	Zurich	Motor Union
Fine Art & General	*Reinsurance only.	Mutual Mutual
General Accident	Accident (Personal, Disease, —	National Employers' Mutual
Gresham Fire & Accident	Monthly premiums.	" Farmers'
Guarantee Society	Army Navy & General	" of Great Britain
Guardian	British Law	Northern
Guardian Eastern	Colonial Mutual Life	Norwich Union Fire
Guinness	Commercial Union	Ocean
Imperial Live Stock	Dominion	Palatine
Insurance Corporation of Ireland	Edinburgh	Patriotic
Launders' Mutual	Employers' Liability	Pearl
Law Accident	Employers' Mutual	Phoenix
" Fire	Guardian	Planet
" Union & Rock	Launders' Mutual	Provincial
Legal	Legal & General	Prov. Accident & White Cross
Legal & General	Mutual Property, Life & General	Prudential
Licenses & General	Ocean	Railway Passengers'
Liverpool & London & Globe	Royal London	Road Transport & General
Liverpool Marine & General	Scottish Insurance	Royal
Local Government Guarantee	Scottish Temperance	Royal London
London Assurance	Sentinel	Scottish Automobile
" & Edinburgh	Southern Life	Scottish Boiler & General
" Guarantee & Accident	*Victory	" Insurance
" & Lancashire	Western Australian	" Metropolitan
" & Manchester	*Reinsurance only.	" Union & National
" & Provincial Marine	Accountants' Indemnity	Sea
" & Scottish	*Adriatic (Riunione Adriatica)	State
Merchants' & Manufacturers'	Atlantic	Sun
Methodist	British Oak	Union
Motor Union	Commercial of Ireland	United British
Municipal Mutual	*Mercantile & General	United Legal
Mutual Property, Life & General	Merchants' & Manufacturers'	Universal
National Accident Compensation	Ocean	*Victory
" Employers' Mutual	Royal Exchange	Victorian Daily
" Farmers	Universal Key Registry	Warden
" of Great Britain	World Auxiliary	Welsh
" of New Zealand	*Reinsurance only.	Wesleyan & General
Northern	Agricultural Tractors	Western Australian
Norwich Union Fire	*Adriatic (Riunione Adriatica)	West of Scotland
Ocean	Agricultural & General	Yorkshire
Palatine	Alliance	Zurich
Patriotic	Anglo-Saxon	*Reinsurance only.
Pearl	Army, Navy & General	Annuities (Immediate & Deferred).
Phoenix	Atlantic	African Life
Pioneer Life	Atlas	
Planet	Avon	

Alliance
 Atlantic
 Atlas
 Australian Mutual Provident
 Beacon
 Britannic
 British Equitable
 British General
 Caledonian
 Canada Life
 Clerical, Medical & General
 Colonial Mutual Life
 Commercial Union
 Confederation
 Co-operative
 Crown Life
 Customs Annuity & Ben. Fund
 Dominion of Canada General
 Eagle Star
 Ecclesiastical
 Edinburgh
 Equitable Life
 Equity & Law
 Friends' Prov. & Century Life
 General Accident
 General Life
 Gresham Life
 Guardian
 Guardian Eastern
 Ideal Life
 Imperial Life of Canada
 Law Union & Rock
 Legal & General
 Licenses & General
 Life Association of Scotland
 Liverpool & London & Globe
 London Assurance
 " Life
 " & Manchester
 " & Scottish
 Manufacturers Life
 Marine & General
 Med. Sickness, Annuity & Life
 Mutual Life & Citizens'
 Mutual Property
 La Nationale
 National Farmers Union
 " Mutual
 " Mutual of Australasia
 " Provident
 North British & Mercantile
 Northern
 Norwich Union Life
 Pearl
 Phoenix
 †Prov. Association of London
 Provident Mutual Life
 Prudential
 Refuge
 Royal
 " Exchange
 " London
 " Nat. Pension Fund for Nurses
 Salvation Army
 Scottish
 " Amicable
 " Equitable
 " Insurance
 " Life
 " Metropolitan
 " Provident
 " Temperance & General
 " Union & National
 " Widows' Fund
 Southern Life
 Standard Life
 Sun Life
 Sun Life of Canada
 United Kingdom Provident
 Wesleyan & General
 Western Australian
 Yorkshire
 †Immediate only. *Reinsurance only.

Art Property & Jewellery (All Risks)

*Adriatic (Riunione Adriatica)
 Alliance
 Army, Navy & General
 Atlantic
 Atlas
 Avon
 Beacon
 Britannic
 British Equitable
 " Fire
 " General
 " Law
 " Oak

Caledonian
 Car & General
 Century
 Commercial of Ireland
 Commercial Union
 County Fire
 Dominion
 Dominion of Canada General
 Drapers' & General
 Eagle Star
 Ecclesiastical
 Economic
 Edinburgh
 Employers' Liability
 Employers' Mutual
 English
 Essex & Suffolk Equitable
 Federated Employers'
 Fine Art & General
 General Accident
 Gresham Fire & Accident
 Guardian
 Guildhall
 Imperial Live Stock
 Insurance Corporation of Ireland
 Irish National
 Launderers' Mutual
 Law Accident
 " Fire
 " Union & Rock
 Legal
 Legal & General
 Licenses & General
 Liverpool & London & Globe
 Liverpool Marine & General
 Local Government Guarantee
 London Assurance
 " & Edinburgh
 " & Lancashire
 " & Manchester
 " Provincial
 " & Scottish
 London Guarantee
 *Mercantile & General
 Merchants' & Manufacturers'
 Motor Union
 Municipal Mutual
 National Farmers' Union
 National of Great Britain
 Northern
 Norwich Union Fire
 Ocean
 Palatine
 Patriotic
 Pearl
 Phoenix
 Planet
 Prov. Accident & White Cross
 Provincial
 Prudential
 Railway Passengers'
 *Reinsurance Corporation
 Road Transport
 Royal
 Royal Exchange
 Scottish Automobile & General
 " Boiler & General
 " Insurance
 " Metropolitan
 " Union & National
 Sea
 South British
 State
 Sun Fire
 Union
 United British
 United Legal
 *Victory
 Warden
 Welsh
 Wesleyan & General
 West of Scotland
 Western
 Western Australian
 Westminster Fire
 World Auxiliary
 World Marine & General
 Yorkshire
 *Reinsurance only.

Aviation

*Adriatic (Riunione Adriatica)
 Aviation & General
 British Aviation
 British General
 British Law
 Car & General
 Commercial Union
 Employers' Liability

Guardian
 Law Accident
 Legal & General
 Liverpool & London & Globe
 London Guarantee
 *Mercantile & General
 Motor Union
 Norwich Union Fire
 Ocean
 Phoenix
 Prudential
 Royal
 Royal Exchange
 Scottish Insurance
 Sun
 *Reinsurance only.
Baggage (Travellers').
 *Adriatic (Riunione Adriatica)
 Alliance
 Army, Navy & General
 Atlantic
 Atlas
 Bankers & Traders
 Bedford General
 Britannic
 British Fire
 British General
 " Law
 " Oak
 Caledonian
 Car & General
 Central
 Century
 Commercial Union
 Co-operative
 Dominion
 Dominion of Canada
 Eagle Star
 Ecclesiastical
 Economic
 Edinburgh
 Employers' Liability
 Essex & Suffolk
 Federated Employers'
 Fine Art & General
 General Accident
 Gresham Fire & Accident
 Guardian
 Guardian Eastern
 Guildhall
 Imperial Chemicals
 Imperial Live Stock
 Launderers' Mutual
 Law Accident
 Legal
 Legal & General
 Liverpool & London & Globe
 Liverpool Marine & General
 Local Government
 London Assurance
 " Guarantee & Accident
 " & Lancashire
 " & Manchester
 " Marine & General
 *Mercantile & General
 Merchants' & Manufacturers'
 Motor Union
 National Employers
 National of Great Britain
 National Parcels
 Northern
 Norwich Union Fire
 Ocean
 Palatine
 Parcels & General
 Patriotic
 Phoenix
 Planet
 Prov. Accident & White Cross
 Prudential
 Queensland
 Railway Passengers'
 Royal
 Royal Exchange
 Scottish Boiler & General
 " Insurance
 " Union & National
 Sea
 South British
 Southern Life
 State
 Sun
 Tobacco
 Union
 United British
 *Victory
 Warden
 Wesleyan & General

Western
Western Australian
West of Scotland
West of Scotland
West of Scotland
West of Scotland & General
Yorkshire
Zurich

* Reinsurance only.
Bloodstock

*Adriatic (Riunione Adriatica)
Alliance
Army, Navy & General
British Fire
" General
" Law
" Oak
Car & General
*City Fire
Commercial of Ireland
Commercial Union
Co-operative
Eagle Star
Farmers' Finance & Insurance
Fine Art & General
General Accident, Fire & Life
Guardian
Imperial Live Stock
Law Accident
Law Union & Rock
Licenses & General
Liverpool & London & Globe
Liverpool Marine & General
Live Stock & General
Local Government Guarantee
London Assurance
London Guarantee & Accident
" & Lancashire
" & Manchester
" & Scottish
Motor Union
National Employers' Mutual
National Farmers
Northern
Norwich Union Fire
Ocean
Palatine
Patriotic
Phoenix
Planet
Queensland
Railway Passengers'
*Reinsurance Corporation
Royal
Royal Exchange
*Scottish Metropolitan
Sun
Tobacco
Union
United British
Veterinary
*Victory
Warden
Welsh
Wesleyan & General
World Auxiliary
World Marine & General
Yorkshire

* Reinsurance only

Boiler

*Adriatic (Riunione Adriatica)
Alliance
Army, Navy & General
Atlantic
Atlas
Avon
Bankers & Traders
Baptist
Britannic
British Engine, Boiler & Elec.
" Fire
" General
" Law
" Oak
Caledonian
Car & General
Century
*City Fire
Commercial of Ireland
Commercial Union
Congregational
Co-operative
Cornhill
County
Dominion
Eagle Star
Ecclesiastical
Edinburgh
Employers' Liability

Employers' Mutual
English
*European General
Federated Employers'
Fine Art & General
General Accident, F. & L.
Gresham Fire & Accident
Guardian
Guardian Eastern
Guildhall
Insurance Corporation of Ireland
Irish National
Launderers' Mutual
Law Accident
" Fire
" Union & Rock
Legal
Legal & General
Licenses & General
Liverpool & London & Globe
Local Government Guarantee
London Assurance
" Guarantee & Accident
" & Lancashire
" & Manchester
" & Scottish
*Mercantile & General
Motor Union
Municipal Mutual
National Boiler & General
" Employers' Mutual
" Farmers
" of Great Britain
Northern
Norwich Union Fire
Ocean
Palatine
Patriotic
Pearl
Phoenix
Planet
Provincial
Prudential
Queensland
Railway Passengers'
*Reinsurance Corporation
Road Transport
Royal
" Exchange
" London
Scottish Boiler
" Insurance
" Metropolitan
" Union & National
Sea
South British
State
Sun
Tobacco
Union
United British
United Legal
*Victory
Vulcan Boiler & General
Warden
Welsh
Wesleyan & General
Western Australian
Westminster Fire
West of Scotland
Yorkshire

* Reinsurance only.

Burglary

*Adriatic (Riunione Adriatica)
Alliance
*Anglo-Scottish
Army, Navy & General
Atlantic
Atlas
Avon
Bankers & Traders
Baptist
Beacon
Bedford General
Britannic
British Equitable
" Fire
" General
" Law
" Oak
" Standard
Caledonian
Car & General
Celtic
Central
Century
Chemists' Mutual
*City Fire

Commercial of Ireland
*Commercial Union
Congregational
Contingency
Co-operative
Cornhill
County
Dominion
Dominion of Canada
Drapers' & General
Eagle Star
Ecclesiastical
Economic
Edinburgh
Employers' Liability
Employers' Mutual
English
Essex & Suffolk
*European General
Excess
Federated Employers'
Fine Art & General
General Accident
Gresham Fire & Accident
Guarantee Society
Guardian
Guardian Eastern
Guildhall
Hibernian
Ideal Fire & General
Imperial Chemicals
Imperial Live Stock
Insurance Corporation of Ireland
Irish National
Launderers' Mutual
Law Accident
" Fire
" Union & Rock
Legal
Legal & General
Licenses & General
Liverpool & London & Globe
Liverpool Marine & General
Local Government Guarantee
London Assurance
" & Edinburgh
" Guarantee & Accident
" & Lancashire
" & Manchester
" & Provincial
" & Scottish
*Mercantile & General
Merchants' & Manufacturers'
Methodist
Motor Union
Municipal Mutual
National Accdt. Compensation
" Employers' Mutual
" Farmers
" of Great Britain
" of New Zealand
Nat. Federation of Meat Traders
Navigators & General
Northern
Norwich Union Fire
Ocean
Palatine
Patriotic
Pearl
Phoenix
Planet
Prov. Accident & White Cross
Provincial
Prudential
Queensland
Railway Passengers'
*Reinsurance Corporation
Reliance Fire & Accident
Road Transport & General
Royal
" Exchange
" London
Scottish Automobile & General
" Boiler & General
" Insurance
" Metropolitan
" Union & National
Sea
South British
Southern Life
State
Sun
*Tariff Reinsurances
Tobacco
Trafalgar
Union
Union Marine & General
United British
" Friendly

United Local
 Universal
 *Victory
 Warden
 Welsh
 Wesleyan & General
 West of Scotland
 Western
 Western Australian
 Westminster Fire
 World Auxiliary
 World Marine & General
 Yorkshire
 Zurich
 * Reinsurance only.
 † And Theft **and "All Risks."
Cash in Transit
 *Adriatic (Riunione Adriatica)
 Alliance
 Atlantic
 Atlas
 Avon
 Bankers & Traders
 Beacon
 Bedford General
 Britannic
 British Equitable
 " Fire
 " General
 " Law
 " Oak
 Caledonian
 Car & General
 Century
 *City Fire
 Commercial of Ireland
 Commercial Union
 Co-operative
 Cornhill
 County
 Dominion
 Dominion of Canada General
 Drapers & General
 Eagle Star
 Economic
 Edinburgh
 Employers' Liability
 Employers' Mutual
 Essex & Suffolk
 Federated Employers'
 Fine Art & General
 General Accident, Fire & Life
 Gresham Fire & Accident
 Guarantee Society
 Guardian
 Guardian Eastern
 Guildhall
 Hibernian
 Ideal Fire
 Imperial Chemicals
 Insurance Corporation of Ireland
 Launderers' Mutual
 Law Accident
 " Fire
 " Union & Rock
 Legal
 Legal & General
 Licenses & General
 Liverpool & London & Globe
 Liverpool Marine & General
 Local Government Guarantee
 London Assurance
 " Guarantee & Accident
 " & Lancashire
 " & Manchester
 " & Scottish
 *Mercantile & General
 Merchants' & Manufacturers'
 Motor Union
 Municipal Mutual
 National Employers' Mutual
 " Farmers Union Mutual
 " of Great Britain
 " Guarantee & Suretyship
 Nat. Federation of Meat Traders
 Northern
 Norwich Union Fire
 Ocean
 Palatine
 Patriotic
 Pearl
 Phoenix
 Planet
 Prov. Accident & White Cross
 Provincial
 Prudential
 Railway Passengers'
 Road Transport & General

Royal
 Royal Exchange
 Scottish Boiler & General
 " Insurance
 " Metropolitan
 " Union & National
 Sea
 South British
 State
 Sun
 Tobacco
 Union
 United British
 *Victory
 Warden
 Welsh
 Wesleyan & General
 West of Scotland
 Western
 Western Australian
 Westminster Fire
 World Auxiliary
 World Marine & General
 Yorkshire
 Zurich
 *Reinsurance only.
Chemists' Indemnity
 *Adriatic (Riunione Adriatica)
 Atlantic
 British Oak
 Car & General
 Century
 Co-operative
 Cornhill
 Drapers' & General
 General Accident, Fire & Life
 Guildhall
 Irish National
 Liverpool Marine & General
 London Guarantee & Accident
 *Mercantile & General
 Merchants' & Manufacturers'
 National Employers
 Ocean
 Phoenix
 Provincial
 Royal
 Universal Key Registry
 Western Australian
 * Reinsurance only.
Children's Education and Endowment
 African Life
 Alliance
 Atlantic
 Atlas
 Australian Mutual Provident
 Beacon
 Britannic
 British General
 Caledonian
 Canada Life
 Clerical, Medical & General
 Colonial Mutual Life
 Commercial Union
 Confederation Life
 Co-operative
 Crown Life
 Dominion of Canada General
 Eagle Star
 Ecclesiastical
 Economic
 Edinburgh
 Equitable Life
 Equity & Law
 Friends' Prov. & Century Life
 General Accident Fire & Life
 Gresham Life
 Guardian
 Guardian Eastern
 Ideal Life
 Imperial Life of Canada
 Irish National
 Law Union & Rock
 Legal & General
 Licenses & General
 Life Association of Scotland
 Liverpool & London & Globe
 Liverpool Victoria
 London Assurance
 " Life
 " & Manchester
 " & Scottish
 Manufacturers Life of Canada
 Marine & General
 Med. Sickness, Annuity & Life
 Mutual Life & Citizens

National Farmers Union Mutual
 " Mutual
 " Mutual of Australasia
 " Provident
 North British & Mercantile
 Northern
 Norwich Union Life
 Pearl
 Phoenix
 Pioneer Life
 Provident Mutual Life
 Prudential
 Refuge
 Royal
 " Exchange
 " London
 Scottish Amicable
 " Equitable
 " Insurance
 " Life
 " Metropolitan
 Scottish Provident
 " Temperance & General
 " Union & National
 " Widows' Fund
 Southern Life
 Standard Life
 Sun Life
 Sun Life of Canada
 United Kingdom Provident
 University Life
 Wesleyan & General
 Western Australian
 Yorkshire
 * Reinsurance only.
Contingency
 *Adriatic (Riunione Adriatica)
 Alliance
 Beacon
 British Equitable
 * " & European
 " General
 " Law
 Car & General
 Century
 Commercial Union
 Contingency
 Cornhill
 Dominion
 Eagle Star
 Employers' Liability
 Employers' Mutual
 English
 General Accident, Fire & Life
 General Life
 Guarantee Society
 Guardian
 Guildhall
 Imperial Chemicals
 Imperial Life of Canada
 Insurance Corporation of Ireland
 Irish National
 Law Fire
 " Union & Rock
 Legal
 Licenses & General
 Life Association of Scotland
 Liverpool & London & Globe
 Liverpool Marine & General
 London & Edinburgh
 London Life
 " & Scottish
 *Mercantile & General
 Merchants' & Manufacturers'
 Marine & General
 Motor Union
 Municipal Mutual
 National Accident Compensation
 " Employers' Mutual
 " Farmers
 " Guarantee & Suretyship
 " Mutual Life
 National of Great Britain
 Navigators & General
 Northern
 Norwich Union Fire
 Ocean
 Prov. Accident & White Cross
 Provincial
 Prudential
 Royal
 Royal Exchange
 Scottish Insurance
 " Metropolitan
 " Provident
 " Temperance
 " Union & National
 Sea

***Tariff Reinsurances**

Tobacco
Union
*Victory
Welsh
West of Scotland
Western Australian
World Auxiliary
World Marine & General
Yorkshire

* Reinsurance only.

Contract Guarantee

*Adriatic (Riunione Adriatica)
Alliance
Atlantic
British General
British Oak
Commercial Union
Eagle Star
English
*European General
Federated Employers'
Guarantee Society
Irish National
Licenses & General
Liverpool Produce Exchange
Local Government Guarantee
*Mercantile & General
Municipal Mutual
Nat. Guarantee & Suretyship
National of Great Britain
Northern
Norwich Union Fire
Ocean
Prudential
Sea
Trade Indemnity
United British
*Victory
West of Scotland
Western Australian
World Auxiliary
World Marine & General
Yorkshire

* Reinsurance only.

Court & Government Bonds

*Adriatic (Riunione Adriatica)
Alliance
Atlas
British Fire
" General
" Law
" Oak
Car & General
Century
*City Fire
Commercial of Ireland
Commercial Union
County
Dominion of Canada
Eagle Star
Economic
Edinburgh
Employers' Liability
Employers' Mutual
Essex & Suffolk
Fine Art & General
General Accident, Fire & Life
Gresham Fire & Accident
Guarantee Society
Guardian
Guardian Eastern
Hibernian
Insurance Corporation of Ireland
Law Accident
" Fire
" Union & Rock
Legal
Legal & General
Licenses & General
Liverpool & London & Globe
Local Government Guarantee
London Assurance
" Guarantee & Accident
" & Lancashire
" & Manchester
" & Scottish
Motor Union
Municipal Mutual
National Employers' Mutual
" of Great Britain
" Guarantee & Suretyship
Northern
Norwich Union Fire
Ocean
Palatine
Patriotic
Phoenix

Planet

Prov. Accident & White Cross
Provincial
Prudential
Railway Passengers'
Road Transport
Royal
Royal Exchange
Scottish Insurance
" Metropolitan
" Union & National

Sea

State
Sun
Union
United British
*Victory
Warden
Welsh
West of Scotland
Western
World Auxiliary
World Marine & General
Yorkshire

* Reinsurance only.

Credit**Trade Indemnity****Cycle**

*Adriatic (Riunione Adriatica)
Alliance
Army, Navy & General
Atlas
Avon
Beacon
Britannic
British General
" Law
" Oak
Car & General
Chemists' Mutual
*City Fire
Commercial of Ireland
Commercial Union
Contingency
Co-operative
Cornhill
County Fire
Dominion
Dominion of Canada
Drapers' & General
Eagle Star
Economic
Edinburgh
Employers' Liability
Employers' Mutual
Fine Art & General
General Accident, Fire & Life
Gresham Fire & Accident
Guarantee Society
Guardian
Guardian Eastern
Hibernian
Imperial Live Stock
Insurance Corporation of Ireland
Irish National
Lauderers' Mutual
Law Union & Rock
**Legal
Legal & General
Licenses & General
Liverpool & London & Globe
Local Government Guarantee
London Guarantee & Accident
" & Lancashire
" & Manchester
" & Provincial
" & Scottish
Merchants' & Manufacturers'
Midland Employers'
Motor Union
Municipal Mutual
Mutual Property Life & General
National Employers
National Farmers
Nat. Federation of Meat Traders
National of Great Britain
National Motor & Accident
Northern
Norwich Union Fire
Ocean
Palatine
Patriotic
Pearl
Phoenix
Planet
Prov. Accident & White Cross

Provincial
Prudential
Railway Passengers'
Road Transport & General
Royal
Royal Exchange
Scottish Automobile & General
" Boiler & General
" Insurance
" Metropolitan
" National Key Registry
" Union & National

Sea

South British
State
Sun
Tatagar
Union
United British
United Legal
Warden
Wesleyan & General
Welsh
West of Scotland
Western
Western Australian
World Auxiliary
World Marine & General
Yorkshire

* Reinsurance only. ** Carrier

Dentists' Indemnity

*Adriatic (Riunione Adriatica)
British Oak
Co-operative
Dominion
Drapers' & General
General Accident, Fire & Life
Imperial Live Stock
Irish National
London Guarantee & Accident
*Mercantile & General
Merchants' & Manufacturers'
Ocean
Phoenix
Provincial
Royal

* Reinsurance only.

Doctors' Indemnity

*Adriatic (Riunione Adriatica)
Caledonian
Co-operative
Dominion
Drapers' & General
General Accident
*Mercantile & General
Merchants' & Manufacturers'
Ocean
Provincial

* Reinsurance only.

Dogs.**Canine****Drivers**

*Adriatic (Riunione Adriatica)
Agricultural & General
Alliance
Anglo Saxon
Army, Navy & General
Atlantic
Atlas
Avon
Bankers & Traders
Beacon
Bedford General
Britannic
British Crown
" Equitable
" Fire
" General
" Law
" Oak
Caledonian
Car & General
Celtic
Century
*City Fire
Commercial of Ireland
Commercial Union
Contingency
Co-operative
Cornhill
County
Dominion
Dominion of Canada General
Drapers' & General
Eagle Star
Economic
Edinburgh

Employers' Liability
 Employers' Mutual
 English
 Essex & Suffolk
 Farmers' Finance & Insurance
 Federated Employers'
 Fine Art & General
 General Accident, Fire & Life
 Gresham Fire & Accident
 Guarantee Society
 Guardian
 Guildhall
 Hibernian
 Imperial Live Stock
 Insurance Corporation of Ireland
 Irish National
 Launderers' Mutual
 Law Accident
 Law Fire
 Law Union & Rock
 Legal
 Legal & General
 Licenses & General
 Liverpool & London & Globe
 Liverpool Marine & General
 Local Government Guarantee
 London Assurance
 " & Edinburgh
 " Guarantee & Accident
 " & Lancashire
 " & Manchester
 " & Provincial
 " & Scottish
 *Mercantile & General
 Merchants' & Manufacturers'
 Midland Employers'
 Motor Union
 Municipal Mutual
 National Accident Compensation
 " of Great Britain
 " of Great Britain
 " Motor & Accident
 Nat. Federation of Meat Traders
 Northern
 Norwich Union Fire
 Ocean
 Palatine
 Patriotic
 Pearl
 Phoenix
 Planet
 Prov. Accident & White Cross
 Provincial
 Prudential
 Queensland
 Railway Passengers'
 Red Star
 *Reinsurance Corporation
 Reliance Fire & Accident
 Road Transport & General
 Royal
 " Exchange
 " London
 " Scottish
 Scottish Automobile & General
 " Boiler & General
 " Building Contractors
 " Insurance
 " Metropolitan
 " Union & National
 Sea
 South British
 State
 Sun
 *Tariff Reinsurances
 Union
 United Friendly
 United British
 United Legal Indemnity
 Universal
 *Victory
 Warden
 Welsh
 Wesleyan & General
 West of Scotland
 Western
 Western Australian
 Westminster Fire
 World Auxiliary
 World Marine & General
 Yorkshire
 Zurich General Accident
 * Reinsurance only.

Employers' Liability (Workmen's Compensation)
 Agricultural & General
 Alliance
 Anglo-Saxon
 *Anglo-Scottish
 Atlantic
 Atlas
 Avon
 Bankers & Traders
 Beacon
 Bedford General
 Britannic
 British Equitable
 " Fire
 " General
 " Law
 " Oak
 Builders' Accident
 Caledonian
 Cambrian
 Car & General
 Central
 Century
 Chemists' Mutual
 Commercial of Ireland
 Commercial Union
 Congregational
 Contingency
 Contractors' Alliance
 Co-operative
 Cornhill
 County
 Cumberland Coal Owners'
 Cumberland Iron Ore
 Dominion
 Dominion of Canada
 Drapers' & General
 Durham Colliery Owners'
 Eagle Star
 Earby Cotton Trade
 Ecclesiastical
 Economic
 Edinburgh
 Employers' Liability
 Employers' Mutual
 English
 Essex & Suffolk
 Excess
 Farmers' Finance & Insurance
 Federated Employers'
 Fine Art & General
 General Accident
 Gresham Fire & Accident
 Guarantee Society
 Guardian
 Guardian Eastern
 Guildhall
 Hibernian
 Imperial Chemicals
 Imperial Live Stock
 Insurance Corporation of Ireland
 Iron Trades Employers'
 Launderers' Mutual
 Law Accident
 " Fire
 " Union & Rock
 Legal
 Legal & General
 Licenses & General
 Liverpool & London & Globe
 Liverpool Marine & General
 Local Government Guarantee
 London Assurance
 " & Edinburgh
 " Guarantee & Accident
 " & Lancashire
 " & Manchester
 " & Provincial
 " & Scottish
 Merchants' & Manufacturers'
 Methodist
 Midland Colliery Owners'
 Midland Employers' Mutual
 Motor Union
 Municipal Mutual
 National Employers' Mutual
 " Farmers Union
 " of Great Britain
 " Mutual Indemnity
 " of New Zealand
 Nat. Federation of Meat Traders
 Northern
 Norwich Union Fire
 Ocean
 Palatine
 Patriotic
 Pearl

Phoenix
 Planet
 Prov. Accident & White Cross
 Provincial
 Prudential
 Queensland
 Railway Passengers'
 *Reinsurance Corporation
 Road Transport & General
 Royal
 " Exchange
 " London
 " Scottish
 Scottish Automobile & General
 " Boatowners' Mutual
 " Boiler
 " Building Contractors
 " Insurance
 Scottish Metropolitan
 " Union & National
 Sea
 South British
 South of Scotland Woollen
 Southern Counties Bldg. Trades
 Southern Life
 State
 Sun
 Sussex Employers' Liability
 Timber & General Mutual
 *Tariff Reinsurances
 Union
 Union Marine & General
 United British
 United Friendly
 United Legal Indemnity
 Universal
 *Victory
 Warden
 Welsh
 Wesleyan & General
 West of Scotland
 Western
 Western Australian
 Westminster Fire
 World Auxiliary
 World Marine & General
 Yorkshire
 Yorkshire Coalowners'
 Zurich
 * Reinsurance only.
Engines & Electrical Plant
 *Adriatic (Riunione Adriatica)
 Alliance
 Atlantic
 Atlas
 Avon
 Baptist
 Britannic
 **British Engine, Boiler & Elec.
 British Fire
 " General
 " Law
 " Oak
 Caledonian
 Car & General
 Century
 *City Fire
 Commercial of Ireland
 Com. Union (Constr. risks).
 Co-operative
 Cornhill
 County
 Dominion
 Eagle Star
 Ecclesiastical
 Edinburgh
 Employers Liability
 Employers' Mutual
 English
 *European General
 Federated Employers'
 Fine Art & General
 General Accident
 Gresham Fire & Accident
 Guardian
 Guardian Eastern
 Guildhall
 Insurance Corp. of Ireland
 Irish National
 Launderers' Mutual
 Law Accident
 " Fire
 " Union & Rock
 Legal
 Legal & General
 Licenses & General
 Liverpool & London & Globe
 Local Government Guarantee

London Assurance
 " Guarantee & Accident
 " & Lancashire
 " & Manchester
 " & Scottish
 *Mercantile & General
 Motor Union
 Municipal Mutual
 National Boiler & General
 " Employers' Mutual
 " Farmers
 " of Great Britain
 Northern
 Norwich Union Fire
 Ocean
 Palatine
 Patriotic
 Pearl
 Phoenix
 Planet
 Provincial
 Prudential
 Queensland
 Railway Passengers'
 *Reinsurance Corporation
 Road Transport
 Royal
 " Exchange
 " London
 " Scottish
 Scottish Boatowners' Mutual
 " Boiler & General
 " Insurance
 " Metropolitan
 " Union & National
 Sea
 South British
 State
 Sun
 Tobacco
 Union
 United British
 United Legal Indemnity
 *Victory
 **Vulcan Boiler & General
 Warden
 Welsh
 Wesleyan & General
 Western Australian
 Westminster Fire
 West of Scotland
 World Auxiliary
 Yorkshire
 * Reinsurance only.
 ** Including gas plant.

Fidelity Guarantee

*Adriatic (Riunione Adriatica)
 Alliance
 *Anglo-Scottish
 Army & Navy
 Atlantic
 Atlas
 Avon
 Bankers & Traders
 Britannic
 British Equitable
 " Fire
 " General
 " Law
 " Oak
 Caledonian
 Car & General
 Century
 *City Fire
 Colonial & For. Banks Guarantee
 Commercial of Ireland
 Commercial Union
 Co-operative
 County
 Dominion
 Dominion of Canada
 Drapers' & General
 Eagle Star
 Economic
 Edinburgh
 Employers' Liability
 Employers' Mutual
 English
 Essex & Suffolk
 *European General
 Excess
 Farmers' Finance & Insurance
 Federated Employers'
 Fine Art & General
 General Accident
 Gresham Fire & Accident
 Guarantee Society
 Guardian

Guardian Eastern
 Hibernian
 Imperial Live Stock
 Insurance Corporation of Ireland
 Irish National
 Launderers' Mutual
 Law Accident
 " Fire
 " Union & Rock
 Legal
 Legal & General
 Licenses & General
 Liverpool & London & Globe
 Liverpool Marine & General
 Local Government Guarantee
 London Assurance
 " Guarantee & Accident
 " & Lancashire
 " & Manchester
 " & Provincial
 " & Scottish
 *Mercantile & General
 Merchants' & Manufacturers'
 Motor Union
 National Boiler & General
 " Employers' Mutual
 " Farmers
 " of Great Britain
 " Guar. & Suretyship
 " & Local Gov. Officers
 " of New Zealand

Northern
 Norwich Union Fire
 Ocean
 Palatine
 Patriotic
 Pearl
 Phoenix
 Planet
 Prov. Accident & White Cross
 Provincial
 Prudential
 Queensland
 Railway Passengers'
 *Reinsurance Corporation
 Road Transport & General
 Royal
 " Exchange
 " London
 " Scottish
 Scottish Automobile
 " Boiler & General
 " Insurance
 " Metropolitan
 " Union & National

Sea
 South British
 Southern Life
 State
 Sun
 Tobacco
 Trade Indemnity
 Union
 Union Marine & General
 United British
 United Legal Indemnity
 Universal Key Registry
 *Victory
 Warden
 Welsh
 Wesleyan & General
 West of Scotland
 Western
 Western Australian
 Westminster Fire
 World Auxiliary
 World Marine & General
 Yorkshire
 * Reinsurance only.

Fire Tariff (and Non-Tariff)

See lists on pp. 77 & 78.

Foot & Mouth Disease

Commercial of Ireland
 Farmers' Finance & Insurance
 General Accident
 Live Stock & General
 Ocean
 Yorkshire

Forged Transfers

Alliance
 British General
 Century
 *City Fire
 Eagle Star
 Employers' Liability
 General Accident

Gresham Fire & Accident
 Guarantee Society
 Guardian
 Guardian Eastern
 Legal & General
 Liverpool & London & Globe
 *Mercantile & General
 Municipal Mutual
 Ocean
 Prudential
 Royal
 Royal Exchange
 Sea
 * Reinsurance only.

Furriers' Indemnity

Dominion
 Drapers' & General
 Employers' Liability
 Licenses & General
 Merchants' & Manufacturers'
 Ocean

Golfers' Indemnity

*Adriatic (Riunione Adriatica)
 Alliance
 Atlantic
 Atlas
 Avon
 Britannic
 British Equitable
 " Law
 " Oak
 British Fire
 Caledonian
 Car & General
 Celtic
 Century
 *City Fire
 Commercial of Ireland
 Commercial Union
 Cornhill
 County
 Dominion
 Drapers' & General
 Eagle Star
 Economic
 Edinburgh
 Employers' Liability
 Essex & Suffolk
 Fine Art & General
 General Accident
 Gresham Fire & Accident
 Guarantee
 Guardian
 Guildhall
 Hibernian
 Insurance Corporation of Ireland
 Irish National
 Law Accident
 Law Fire
 Legal
 Legal & General
 Licenses & General
 Liverpool & London & Globe
 Liverpool Marine and General
 Local Government Guarantee
 London Assurance
 " Guarantee & Accident
 " & Lancashire
 " & Manchester
 " & Provincial
 " & Scottish
 *Mercantile & General
 Merchants' & Manufacturers'
 Motor Union
 National Employers
 National of Great Britain
 Northern
 Norwich Union Fire
 Ocean
 Patriotic
 Pearl
 Phoenix
 Planet
 Prov. Accident & White Cross
 Provincial
 Prudential
 Railway Passengers'
 Road Transport & General
 Royal
 Royal Exchange
 Scottish Automobile
 " Boiler & General
 " Insurance
 " Metropolitan
 " Union & National
 Sea
 State

Sun Fire
 Union
 United British
 *Victory
 Warden
 Welsh
 Wesleyan & General
 West of Scotland
 Western
 Western Australian
 Westminster Fire
 World Auxiliary
 World Marine & General
 Yorkshire
 * Reinsurance only.
 Hailstorm
 *Adriatic (Riunione Adriatica)
 Alliance
 *Anglo-Scottish
 Avon
 Bankers & Traders
 British General
 British Law
 Commercial Union
 County
 Dominion
 Eagle Star
 Excess
 Farmers' Finance & Insurance
 Guardian Eastern
 Ideal Fire
 Liverpool & London & Globe
 London & Manchester
 London Guarantee
 *Mercantile & General
 Municipal Mutual
 National Employers'
 National Farmers Mutual
 Nat. Federation of Meat Traders
 National of New Zealand
 Northern
 Norwich Union Fire
 Nurserymen & Market Gardeners
 Ocean
 Phoenix
 Queensland
 *Reinsurance Corporation
 Royal
 Royal Exchange
 Scottish Union & National
 Southern
 *Tariff Reinsurances
 Wesleyan & General
 Western
 Yorkshire
 * Reinsurance only.
 Household (Inclusive)
 *Adriatic (Riunione Adriatica)
 Agricultural & General
 Alliance
 Army, Navy & General
 Atlantic
 Atlas
 Avon
 Bankers & Traders
 Beacon
 Bedford General
 Britannic
 British Equitable
 " Fire
 " General
 " Law
 " Oak
 Caledonian
 Car & General
 Century
 Chemists' Mutual
 *City Fire
 Commercial of Ireland
 Commercial Union
 Congregational
 Contingency
 Co-operative
 Cornhill
 Cornish Mutual
 County
 Dominion
 Dominion of Canada
 Drapers' & General
 Eagle Star
 Ecclesiastical
 Economic
 Edinburgh
 Employers' Liability
 Employers' Mutual
 English
 Essex & Suffolk
 Federated Employers'

Fine Art & General
 General Accident
 Gresham Fire & Accident
 Guarantee Society
 Guardian
 Guildhall
 Hibernian
 Ideal Fire
 Imperial Chemicals
 Insurance Corporation of Ireland
 Irish National
 Launderers' Mutual
 Law Accident
 " Fire
 " Union & Rock
 Legal
 Legal & General
 Licenses & General
 Liverpool & London & Globe
 Liverpool Marine & General
 Local Government Guarantee
 London Assurance
 " & Edinburgh
 " Guarantee & Accident
 " & Lancashire
 " & Manchester
 " & Provincial
 " & Scottish
 *Mercantile & General
 Merchants' & Manufacturers'
 Methodist
 Motor Union
 Municipal Mutual
 National Employers' Mutual
 " Farmers Union
 " of Great Britain
 Nat. Federation of Meat Traders
 Northern
 Norwich Union Fire
 Ocean
 Palatine
 Patriotic
 Pearl
 Phoenix
 Prov. Accident & White Cross
 Provincial
 Prudential
 Queensland
 Railway Passengers'
 *Reinsurance Corporation
 Road Transport & General
 Royal
 " Exchange
 " London
 Scottish Automobile & General
 " Boiler & General
 " Insurance
 " Metropolitan
 " Union & National
 Sea
 Sentinel
 South British
 State
 Sun
 *Tariff Reinsurances
 Tobacco
 Union
 United British
 " Friendly
 " Legal
 Universal
 *Victory
 Warden
 Welsh
 Welsh Baptist
 Wesleyan & General
 West of Scotland
 Western
 Western Australian
 Westminster Fire
 World Auxiliary
 World Marine & General
 Yorkshire
 * Reinsurance only.
**House Purchase in conjunction
 with Life Assurance**
 African Life
 Atlantic
 Atlas
 Beacon
 Blackburn Assurance
 Britannic
 British Equitable
 " General
 British National Life
 Caledonian
 Canada Life
 Clerical Medical & General

Commercial Union
 Confederation Life
 Co-operative
 Crown Life
 Eagle Star
 Equitable Life
 " Accident & Century
 General Life
 Guardian
 Ideal Life
 Law Union & Rock
 Liverpool & London & Globe
 Liverpool Victoria
 London Assurance
 " Life
 " & Manchester
 " & Scottish
 Medical Sickness
 Mutual Life & Citizens
 Mutual Property Life & General
 National Mutual Life
 " of Australasia
 " Provident
 Northern
 Norwich Union Life
 Pearl
 Phoenix
 Prov. Association of London
 Prudential
 Refuge
 Royal Exchange
 " Liver F.S.
 " London
 Salvation Army
 Scottish Amicable
 Scottish Equitable
 " Life
 " Metropolitan
 " Provident
 " Temperance & General
 Southern Life
 Standard Life
 Sun Life
 United Friendly
 United Kingdom Provident
 University Life
 Wesleyan & General
 Western Australian
 Yorkshire
 * Reinsurance only
 Key
 Celtic
 Mutual Property Life & General
 Scottish National Key Registry
 Universal Key Registry
 Yorkshire
**Leasehold, Redemption, Capital
 Redemption, Sinking Fund**
 African Life
 Alliance
 Atlantic
 Atlas
 Britannic
 British Equitable
 " General
 " Oak
 Beacon
 Caledonian
 Century
 Clerical, Medical & General
 Colonial Mutual Life
 Commercial Union
 Confederation Life
 Crown Life
 Eagle Star
 Ecclesiastical
 Economic
 Equitable Life
 Equity & Law
 Friends' Provident
 General Accident
 Gresham Life
 Guardian
 Ideal Life
 Imperial Life of Canada
 Law Fire
 Law Union & Rock
 Legal & General
 Licenses and General
 Life Association of Scotland
 Liverpool & London & Globe
 London Assurance
 " Life
 " & Manchester
 " & Scottish
 Manufacturers Life
 Medical Sickness
 Mutual Property Life & General

National Farmers	Wesleyan & General	Pearl
" Mutual	Western Australian	Phoenix
" Mutual of Australasia	Yorkshire	Pioneer Life
" Provident	* Reinsurance only.	Provident Association of London
North British & Mercantile	Life (with Disability Benefits)	Provident Mutual Life
Northern	African Life	Prudential
Norwich Union Life	Alliance	Refuge
Ocean	Atlas	Royal Exchange
Pearl	Australian Mutual Provident	" Liver Friendly Society
Phoenix	Beacon	" London
Provident Mutual Life	Canada Life	Salvation Army
Prudential	Century	Scottish Life
Royal	Clerical, Medical & General	" Metropolitan
" Exchange	Colonial Mutual Life	" Provident
" London	Commercial Union	" Temperance & General
Scottish Amicable	Confederation	" Union & National
" Equitable	Crown Life	" Widows'
" Insurance	Dominion of Canada	Southern Life
" Metropolitan	Eagle Star	Standard
" Provident	Edinburgh	Sun Life
" Temperance & General	Equitable Life	Sun Life of Canada
" Union & National	Friends' Prov. & Century Life	United Friendly
" Widows' Fund	Imperial Life of Canada	United Kingdom Provident
Southern Life	Irish National	University Life
Standard Life	Law Union & Rock	Welsh
Sun Life	Legal & General	Wesleyan & General
Sun Life of Canada	London & Scottish	Western Australian
United Kingdom Provident	Manufacturers Life	Yorkshire
Welsh	Medical Sickness	* Reinsurance only.
Wesleyan & General	Mutual Property Life & General	Life (Industrial)
Western Australian	Northern	See Synoptical Tables
Yorkshire	Norwich Union Life	Life (Monthly Premiums)
Libel	Prudential	African Life
Cornhill	Royal Exchange	Alliance
Licenses (Non-Renewal of)	Scottish Insurance	Alliance
† Licenses & General	" Metropolitan	Atlantic
Scottish Licenses	" Temperance & General	Atlas
‡ or Forfeiture	" Union & National	Australian Mutual Provident
Life (Ordinary)	Southern Life	Beacon
See Synoptical Tables	Standard Life	Blackburn Assurance
Life (Group)	Sun Life	Britannic
African Life	Sun Life of Canada	British Equitable
Alliance	University Life	" General
Atlantic	Welsh	" Widows'
Atlas	Western Australian	Caledonian
Australian Mutual Provident	Yorkshire	Canada Life
Beacon	* Reinsurance only.	Century
Britannic	Life (without Medical Examination)	Clerical, Medical & General
British Equitable	African Life	Colonial Mutual
British General	Alliance	Commercial Union
Caledonian	Atlas	Confederation
Colonial Mutual Life	Australian Mutual Provident	Co-operative
Commercial Union	Beacon	Crown Life
Confederation	Blackburn Assurance	Dominion of Canada General
Co-operative	Britannic	Eagle Star
Crown Life	British Equitable	Ecclesiastical
Dominion of Canada General	British General	Economic
Eagle Star	British National Life	Edinburgh
Economic	Caledonian	Equitable Life
Edinburgh	Canada Life	Friends' Prov. & Century
Friends' Provident	Clerical, Medical & General	General Accident
General Accident, Fire & Life	Colonial Mutual	General Life
General Life	Confederation	Gresham Life
Guardian	Co-operative	Guardian
Ideal Life	Crown Life	Guardian Eastern
Irish National	Custom, Annuity & Ben. Fund	Ideal Life
Law Union & Rock	Dominion of Canada General	Imperial Life of Canada
Legal & General	Eagle Star	Irish National
Licenses & General	Economic	Law Union & Rock
London Assurance	Equitable Life	Legal & General
" Life	Friends' Prov. & Century Life	Licenses & General
" & Scottish	General Accident, Fire & Life	Life Association of Scotland
Liverpool & London & Globe	General Life	Liverpool & London & Globe
Manufacturers Life	Gresham Life	Liverpool Victoria
Mutual Property Life & General	Guardian	London Assurance
National Farmers Union Mutual	Ideal Life	" Life
" Mut. of Australasia	Imperial Life of Canada	" & Manchester
" Provident	Irish National	" & Scottish
North British & Mercantile	Law Union & Rock	Manufacturers Life
Northern	Legal & General	Marine & General
Pearl	Life Association of Scotland	Medical Sickness
Phoenix	Liverpool & London & Globe	Mutual Life & Citizens'
Provident Mutual	Liverpool Victoria	Mutual Property Life & General
Prudential	London Assurance	National Farmers Union
Refuge	" Life	" Mutual
Royal Exchange	" & Manchester	" Mutual of Australasia
Salvation Army	" & Scottish	" Provident
Scottish Amicable	Manufacturers Life	North British & Mercantile
" Metropolitan	Marine & General	Northern
" Provident	Mutual Life & Citizens'	Norwich Union Life
" Temperance & General	National Farmers Union Mutual	Phoenix
" Union & National	" Mutual Life	Pioneer Life
Southern Life	" Mutual of Australasia	Prov. Association of London
Standard Life	" Provident	Provident Mutual
Sun Life	North British & Mercantile	Prudential
Sun Life of Canada	Northern	Royal
Welsh		Royal Exchange
		Salvation Army

Scottish Amicable
 " Equitable
 " Insurance
 " Life
 " Metropolitan
 " Provident
 " Temperance
 " Union & National
 " Widows'

Southern Life
 Standard Life
 Sun Life
 Sun of Canada
 United Kingdom Provident
 Universal Life
 Welsh
 Wesleyan & General
 Western Australian
 Yorkshire

* Reinsurance only

Lifts, Hoists and Cranes

*Adriatic (Riunione Adriatica)

Alliance
 Atlantic
 Atlas
 Avon

Bankers & Traders

Baptist

Britannic

British Engine, Boiler

" Fire

" General

" Law

" Oak

Caledonian

Car & General

Central

Century

*City Fire

Commercial of Ireland

Commercial Union

Co-operative

Cornhill

County Fire

Dominion

Dominion of Canada General

Eagle Star

Edinburgh

Employers' Liability

Employers Mutual

English

*European General

Federated Employers'

Fine Art & General

General Accident

Gresham Fire & Accident

Guardian

Guardian Eastern

Guildhall

Insurance Corporation of Ireland

Irish National

Launderers' Mutual

Law Accident

Law Fire

Law Union & Rock

Legal

Legal & General

Licenses & General

Liverpool & London & Globe

Local Government Guarantee

London Assurance

" Guarantee

" & Lancashire

" & Manchester

" & Scottish

*Mercantile & General

Merchants' & Manufacturers'

Motor Union

Municipal Mutual

National Boiler & General

" Employers' Mutual

" Farmers

" of Great Britain

North British & Mercantile

Northern

Norwich Union Fire

Ocean

Palatine

Patriotic

Pearl

Phoenix

Planet

Provincial

Prudential

Queensland

Railway Passengers'

Road Transport & General

Royal

" Exchange

Royal London

Scottish Boiler & General

" Insurance

" Metropolitan

" Union & National

Sea

South British

State

Sun

Tobacco

Union

United British

United Legal

Universal

*Victory

Vulcan Boiler & General

Warden

Welsh

Wesleyan & General

West of Scotland

Western

Western Australian

Westminster

Westminster Fire

World Auxiliary

Yorkshire

* Reinsurance only.

Live Stock

*Adriatic (Riunione Adriatica)

Agricultural & General

Alliance

Army, Navy & General

Avon

Bankers & Traders

Beacon

British Fire

" General

" Law

" Oak

Canine

Car & General

*City Fire

Commercial of Ireland

Commercial Union (on voyage)

Co-operative

County

Eagle Star

Farmers' Finance & Insurance

Fine Art & General

General Accident

Guardian

Guardian Eastern

Imperial Live Stock

Launderers' Mutual

Law Accident

Law Union & Rock

Legal

Licenses & General

Live Stock & General

Liverpool & London & Globe

Liverpool Marine & General

Local Government Guarantee

London Assurance

" Guarantee & Accident

" & Lancashire

" & Manchester

" & Scottish

Merchants' & Manufacturers'

Motor Union

Municipal Mutual

National Accident Compensation

" Employers' Mutual

" Farmers Union

" Motor & Accident

" of New Zealand

Northern

Norwich Union Fire

Ocean

Palatine

Patriotic

Phoenix

Planet

Prov. Accident & White Cross

Provincial

Prudential

Queensland

Railway Passengers'

*Reinsurance Corporation

Royal

" Exchange

" London

" Scottish

Scottish Metropolitan

State

Sun

*Tariff Reinsurances

Tobacco

Union

United British

United Legal

Veterinary

*Victory

Warden

Welsh

Wesleyan & General

Western Australian

World Auxiliary

World Marine

Yorkshire

* Reinsurance only.

Loans on Personal

Security, &c.

Caledonian

Eagle Star

Ecclesiastical

†Employers' Liability

General Accident

Guardian

Guardian Eastern

Irish National

Legal & General

London Life

Medical Sicknes

Norwich Union Life

Ocean

Scottish Temperance

University Life

Western Australian

Yorkshire

† Doctors only.

Machinery

*Adriatic (Riunione Adriatica)

Alliance

Atlantic

Atlas

Avon

Bankers & Traders

Britannic

British Engine, Boiler

" Fire

" General

" Law

" Oak

Caledonian

Car & General

Century

Co-operative

Commercial of Ireland

Com. Union (constr. risks)

Cornhill

County

Dominion

Eagle Star

Edinburgh

Employers' Mutual

Farmers' Finance & Insurance

Federated Employers'

Fine Art & General

General Accident

Gresham Fire & Accident

Guardian

Guardian Eastern

Guildhall

*Inclusive

Insurance Corporation of Ireland

Irish National

Law Accident

" Fire

" Union & Rock

Legal

Legal & General

Licenses & General

Liverpool & London & Globe

Local Government Guarantee

London Assurance

" Guarantee

" & Lancashire

" & Manchester

" & Provincial M & G

" & Scottish

*Mercantile & General

Merchants' & Manufacturers'

Motor Union

Municipal Mutual

National Boiler

" Employers' Mutual

" Farmers

" of Great Britain

Northern

Norwich Union Fire

Ocean

Palatine

Patriotic

Pearl

Phoenix

Planet

Provincial
Prudential
Queensland
Railway Passengers'
*Reinsurance Corporation
Road Transport
Royal
" Exchange
" London
" Scottish
Scottish Boatowners' Mutual
" Boiler & General
" Insurance
" Metropolitan
" Union & National
Sea
South British
State
Sun
Tobacco
Union
United British
United Legal
*Victory
Vulcan Boiler & General
Warden
Welsh
Wesleyan & General
Western Australian
Westminster Fire
West of Scotland
World Auxiliary
Yorkshire

* Reinsurance only.

Marine

See Synoptical Tables

Mariners' Effects

*Adriatic (Riunione Adriatica)
Alliance
Army, Navy & General
Atlantic
Century
Commercial Union
Economic
Edinburgh
Excess
Fine Art & General
Licenses & General
Liverpool & London & Globe
Liverpool Marine & General
London Assurance
Marine & General
*Mercantile & General
Nat. of Great Britain
National Parcels
Navigators & General
Northern
Parcels & General
Prudential
Railway Passengers'
Royal Exchange
Sea
Scottish Boiler
South British
Southern
State
Western Australian
West of Scotland
World Auxiliary

* Reinsurance only.

Mariners' Certificate, Loss of

Navigators & General
Prudential

Marriage Risks

Alliance
British General
Commercial Union
General Accident
Guardian
Equitable Life
Legal & General
Licenses & General
London Guarantee & Accident
London & Scottish
National Farmers Union Mutual
" Guarantee & Suretyship
Northern
Ocean
Phoenix
Provident Accident
Prudential
Royal
Welsh
Yorkshire

* Reinsurance only.

Missing Beneficiaries

Alliance
British General
British Law
Car & General
Century
*City Fire
Commercial Union
Eagle Star
Employers' Liability
General Accident
Gresham Fire & Accident
Guarantee Society
Guardian
Law Fire
Law Union & Rock
Legal & General
Licenses & General
Liverpool & London & Globe
London Guarantee & Accident
Motor Union
National Employers
Nat. Guarantee & Suretyship
Norwich Union Fire
Ocean
Phoenix
Prov. Accident & White Cross
Provincial
Prudential
Royal

" Exchange

" Scottish

Scottish Insurance

Scottish Union & National

Sea

State

Universal Key Registry

*Victory

* Reinsurance only.

Missing Documents

Alliance
Atlas
British General
British Law
Car & General
Century
*City Fire
Commercial Union
Eagle Star
Employers' Liability
General Accident
Gresham Fire & Accident
Guarantee Society
Guardian
Law Fire
Law Union & Rock
Legal & General
Licenses & General
Liverpool & London & Globe
London Assurance
" Guarantee & Accident
" & Lancashire
*Mercantile & General
Motor Union
National Employers'
Nat. Guarantee & Suretyship
Nat. of Great Britain
Northern
Norwich Union Fire
Ocean
Phoenix
Prov. Accident & White Cross
Provincial
Prudential
Royal
" Exchange
" Scottish
Scottish Insurance
Scottish Union & National
Sea
State
Tobacco
Universal Key Registry
*Victory
West of Scotland
Yorkshire

* Reinsurance only.

Motor Tractor

*Adriatic (Riunione Adriatica)
Agricultural & General
Alliance
Anglo-Saxon
Army, Navy & General
Atlantic
Atlas
Avon
Bankers & Traders
Beacon

Bedford General

Britannic

British Crown

" Equitable

" Fire

" General

" Law

" Oak

Caledonian

Century

*City Fire

Car & General

Commercial of Ireland

Commercial Union

Contingency

Co-operative

Cornhill

County

Dominion

Dominion of Canada

Drapers & General

Eagle Star

Economic

Edinburgh

Employers' Liability

Employers' Mutual

English

Essex & Suffolk

Farmers' Finance & Insurance

Federated Employers'

Fine Art & General

General Accident

Gresham Fire & Accident

Guardian

Guarantee

Guildhall

Hibernian

Imperial Live Stock

Insurance Corporation of Ireland

Irish National

Law Accident

" Fire

" Union & Rock

Legal

Legal & General

Licenses & General

Liverpool & London & Globe

Local & General Guarantee

London Assurance

" & Edinburgh

" Guarantee & Accident

" & Lancashire

" & Manchester

" & Provincial

" & Scottish

*Mercantile & General

Merchants' & Manufacturers'

Motor Union

Mutual Marine

National Boiler & General

" Employers' Mutual

" Motor & Accident

" of Great Britain

" of New Zealand

National Farmers

Northern

Norwich Union Fire

Ocean

Palatine

Patriotic

Pearl

Phoenix

Planet

Premier Motor Policies

Prov. Accident & White Cross

Provincial

Prudential

Queensland

Railway Passengers'

Red Star

*Reinsurance Corporation

Road Transport & General

Royal

" Exchange

" London

Scottish Automobile & General

" Boiler & General

" Insurance

" Metropolitan

" Union & National

Sea

State

Sun Fire

*Tariff Reinsurances

Trafalgar

Union

United British

United Legal

Universal
 *Victory
 Vulcan Boiler & General
 Warden
 Welsh
 Wesleyan & General
 West of Scotland
 Western
 Western Australian
 Westminster Fire
 World Auxiliary
 Yorkshire
 Zurich

* Reinsurance only.

Motor Vehicles

*Adriatic (Riunione Adriatica)
 Agricultural & General
 Alliance
 Anglo-Saxon
 Anglo-Scottish
 *Army, Navy & General
 Atlantic
 Atlas
 Avon
 Bankers & Traders
 Beacon
 Bedford General
 Britannic
 British Crown
 " Engine
 " Equitable
 " Fire
 " General
 " Law
 " Oak
 Caledonian
 Car & General
 Celtic
 Central
 Century
 *City Fire
 Commercial of Ireland
 Commercial Union
 Contingency
 Co-operative
 Cornhill
 †County
 Dominion
 Dominion of Canada
 Drapers' & General
 Eagle Star
 Ecclesiastical
 Economic
 Edinburgh
 Employers' Liability
 Employers' Mutual
 English
 Essex & Suffolk
 *European General
 Excess
 Farmers' Finance & Insurance
 Federated Employers'
 †Fine Art & General
 General Accident
 Gresham Fire & Accident
 Guarantee Society
 Guardian
 Guardian Eastern
 Guildhall
 Hibernian
 Imperial Live Stock
 *Inclusive
 Insurance Corporation of Ireland
 Irish National
 Launderers' Mutual
 Law Accident
 " Fire
 " Union & Rock
 Legal
 Legal & General
 Licenses & General
 Liverpool & London & Globe
 Local Government Guarantee
 London Assurance
 " & County
 " & Edinburgh
 " Guarantee & Accident
 " & Lancashire
 " & Manchester
 " & Provincial
 " & Scottish
 *Mercantile & General
 Merchants' & Manufacturers'
 Motor Union
 Municipal Mutual
 National Accdt. Compensation
 " Boiler & General
 " Employers' Mutual

National Farmers Union
 " or Great Britain
 " Motor & Accident
 " of New Zealand
 Nat. Federation of Meat Traders
 Northern
 Norwich Union Fire
 Ocean
 Palatine
 Patriotic
 Pearl
 Phoenix
 Planet
 Premier Motor Policies
 †Prov. Accident & White Cross
 Provincial
 Prudential
 Queensland
 †Railway Passengers'
 Red Star
 *Reinsurance Corporation
 Road Transport & General
 Royal
 " Exchange
 " London
 " Scottish
 Scottish Automobile & General
 " Boiler & General
 " Insurance
 " Metropolitan
 " Union & National

Sea
 South British
 State
 Sun
 *Tariff Reinsurances
 Trafalgar
 Union
 Union Marine & General
 United British
 United Legal
 Universal
 *Victory
 Vulcan Boiler & General
 Warden
 Welsh
 Wesleyan & General
 West of Scotland
 Western
 Western Australian
 Westminster Fire
 World Auxiliary
 World Marine & General
 Yorkshire
 Zurich

* Reinsurance only.

† Including Cycles.

Oil Cabinets

Alliance
 Atlantic
 Atlas
 Avon
 Beacon
 Bedford General
 Britannic
 British Engine
 " Equitable
 " Fire
 " General
 " Oak
 Caledonian
 Car & General
 Celtic
 Century
 Commercial of Ireland
 Commercial Union
 Co-operative
 Cornhill
 County Fire
 Dominion
 Dominion of Canada
 Drapers' & General
 Eagle Star
 Economic
 Edinburgh
 Employers' Liability
 Employers' Mutual
 Essex & Suffolk
 Fine Art & General
 General Accident, Fire & Life
 Gresham Fire
 Guarantee
 Hibernian
 Insurance Corporation of Ireland
 Irish National
 Law Accident
 Law Union & Rock
 Legal

Legal & General
 Licenses & General
 Liverpool & London & Globe
 Local Government
 London Assurance
 " Guarantee & Accident
 " & Lancashire
 " & Manchester
 " & Provincial
 " & Scottish
 Motor Union
 Municipal Mutual
 National Boiler & General
 " Employers'
 " Farmers
 " of Great Britain
 Northern
 Norwich Union Fire
 Ocean
 Palatine
 Patriotic
 Pearl
 Phoenix
 Planet
 Prov. Accident & White Cross
 Provincial
 Prudential
 Railway Passengers'
 Road Transport & General
 Royal
 " Exchange
 " London Mutual
 Sea
 Scottish Automobile & General
 " Boiler & General
 " Insurance
 " Metropolitan
 State
 Sun
 Union
 United British
 Vulcan Boiler & General
 Warden
 Welsh
 Wesleyan
 Western
 Western Australian
 West of Scotland
 World Auxiliary
 World Marine & General
 Yorkshire
 Zurich

* Reinsurance only.

Petrol Pump Installation

*Adriatic (Riunione Adriatica)
 Alliance
 Anglo-Saxon
 Atlantic
 Atlas
 Avon
 Beacon
 Bedford General
 Britannic
 British Engine
 " Equitable
 " Fire
 " General
 " Law
 " Oak
 Caledonian
 Car & General
 Celtic
 Century
 Commercial of Ireland
 Commercial Union
 Co-operative
 Cornhill
 County
 Dominion
 Dominion of Canada General
 Drapers' & General
 Eagle Star
 Economic
 Edinburgh
 Employers' Liability
 Employers' Mutual
 Essex & Suffolk
 Fine Art & General
 General Accident, Fire & Life
 Gresham Fire & Accident
 Guarantee Society
 Guardian
 Guildhall
 Hibernian
 Imperial Live Stock
 Insurance Corporation of Ireland
 Irish National
 Launderers' Mutual
 Law Accident

Law Fire
 " Union & Rock
 Legal
 Legal & General
 Licenses & General
 Liverpool & London & Globe
 Local Government Guarantee
 London Assurance
 " & Edinburgh
 " Guarantee & Accident
 " & Lancashire
 " & Manchester
 " & Provincial
 " & Scottish
 *Mercantile & General
 Merchants' & Manufacturers'
 Midland Fireworks
 Motor Union
 Municipal Mutual
 National Boiler & General
 " Empire & Mutual
 " of Great Britain
 Northern
 Norwich Union Fire
 Ocean
 Palatine
 Patriotic
 Pearl
 Phoenix
 Planet
 Prov. Accident & White Cross
 Provincial
 Prudential
 Railway Passengers'
 Road Transport & General
 Royal
 " Exchange
 " London
 Scottish Automobile & General
 " Boiler & General
 " Insurance
 " Metropolitan
 " Union & National
 Sea
 State
 Sun
 Union
 United British
 United Legal
 Universal
 *Victory
 Vulcan Boiler & General
 Warden
 Welsh
 Wesleyan
 West of Scotland
 Western
 Western Australian
 Westminster Fire
 World Auxiliary
 World Marine
 Yorkshire
 Zurich

* Reinsurance only.
Pilot's Third Party
Guildhall
Navigators' & General

Plate Glass

In addition to the numerous Companies formed specially for this class of business, as indicated by their titles, the following :

* Adriatic (R. Anne Adriatic)

Alliance
 Anglo-Saxon
 Army, Navy & General
 Atlantic
 Atlas
 Avon
 Bankers & Traders
 Baptist
 Beacon
 Bedford General
 Britannia
 British Equitable
 " Fire
 " General
 " Law
 " Oak

Caledonian
Car & General
Celtic
Central
Century
Chemists' Mutual
*City Fire
Commercial of Ireland
Commercial Union

Congregational
 Contingency
 Co-operative
 Cornhill
 County
 Dominion
 Dominion of Canada
 Drapers' & General
 Eagle Star
 Ecclesiastical
 Economic
 Edinburgh
 Employers' Liability
 Employers' Mutual
 English
 Essex & Suffolk
 Farmers' Finance & Insurance
 Federated Employers'
 Fine Art & General
 General Accident
 Gresham Fire & Accident
 Guarantee Society
 Guardian
 Guildhall
 Hibernian
 Ideal Fire & General
 Imperial Live Stock
 Insurance Corporation of Ireland
 Irish National
 Launderers' Mutual
 Law Accident
 " Fire
 " Union & Rock
 Legal
 License & General
 Licenses & General
 Liverpool & London & Globe
 Liverpool Marine
 Local Government Guarantee
 London Assurance
 " Commercial
 " Commercial
 " Commercial Accident
 " Commercial Fire
 " & Manchester
 " & Provincial
 " & Scottish
 *Mercantile & General
 Merchants' & Manufacturers'
 Motor Union
 Municipal Mutual
 Mutual Property Life & General
 National Accident Compensation
 " Employers' Mutual
 " Farmers Union Mutual
 " of Great Britain
 " of New Zealand
 " Provincial
 Nat. Federation of Meat Traders
 Navigators' & General
 New Zealand
 Northern
 Norwich Union Fire
 Ocean
 Palatine
 Patriotic
 Pearl
 Phoenix
 Planet
 Prov. Accident & White Cross
 Provincial
 Prudential
 Queensland
 Railway Passengers'
 Red Star
 Reliance Fire & Accident
 Road Transport & General
 Royal
 " Exchange
 " Leader
 Spinnaker Army Fire
 Southern Automobile & General
 " Fire & General
 " Insurance
 " Metropolitan
 " Union & National
 Sea
 South British
 *Southern
 Southern Life
 State
 Sun
 Tobacco
 Traalgar
 Union
 Union Marine & General
 United British
 " Friendly

United Legal
Universal
*Victory
Warden
Welsh
Weston & General
Woolwich & General
Western
Western Australian
Westminster Fire
*World Assurance
World Marine & General
Yorkshire
Zurich
* Reinsurance only.

Profit through Fire, Loss of
*Adriatic (Rimione Adriatic)
Alliance
*Anglo-Scottish
Anglo-Saxon
Army & Navy
Atlantic
Atlas
Avon
Bankers & Traders
Beacon
Bedford General
Britannic
British America
" Crown
" Equitable
" Fire
" General
" Law
" Oak
" Standard
Caledonian
Car & General
Celtic
*Central
Century
Chemists' Mutual
*City Fire
Commercial of Ireland
Commercial Union
Congregational
Contingency
Co-operative
Cornhill
County
Dominion
Dominion of Canada
Drapers' & General
Eagle Star
Economic
Edinburgh
Employers' Liability
Employers' Mutual
English
Essex & Suffolk Equitable
Excess
Farmers' Finance & Insurance
Federated Employers'
Fine Art & General
General Accident
Gresham Fire & Accident
Guarantee Society
Guardian
Guardian Eastern
Guildhall
Hibernian
Industrial & General
Insurance Corporation of Ireland
Irish National
Insurance Co. Stock
Lancashire & Manchester
Lancashire Mutual
Law Accident
" Fire
" Union & Rock
Legal
Legal & General
Licence & General
London & London & Globe
London Marine & General
London Government Guarantee
London Assurance
" Edinburgh
" Guarantee & Accident
" Lancashire
" & Manchester
" & Provincial
" & Scottish
*Mercantile & General
Merchants' & Manufacturers'
Motor Union
Municipal Mutual
National Employers' Mutual
Empire

National of Great Britain	Ideal Fire & General	Celtic
Nat. Federation of Meat Traders	Imperial Live Stock	Central
North British & Mercantile	Insurance Corporation of Ireland	Century
Northern	Irish National	Chemists' Mutual
Norwich Union Fire	Launderers' Mutual	*City Fire
Ocean	Law Accident	Commercial of Ireland
Palatine	" Fire	Commercial Union
Patriotic	" Union & Rock	Congregational
Pearl	Legal	Contingency
Phoenix	Legal & General	Co-operative
Planet	Licenses & General	Cornhill
Prov. Accident & White Cross	Liverpool & London & Globe	County
Provincial	Liverpool Marine & General	Dominion
Prudential	Local Government Guarantee	Dominion of Canada Guarantee
Queensland	London Assurance	Drapers' & General
*Reinsurance Corporation	" & Edinburgh	Eagle Star
Road Transport & General	" Guarantee & Accident	Ecclesiastical
Royal	" & Lancashire	Economic
" Exchange	" & Manchester	Edinburgh
" London	" & Provincial	Employers' Liability
" Scottish	" & Scottish	Employers' Mutual
Scottish Automobile & General	*Mercantile & General	English
" Boiler & General	Merchants' & Manufacturers'	Essex & Suffolk
" Insurance	Methodist	Farmers' Finance & Insurance
" Metropolitan	Midland Employers'	Federated Employers'
" Union & National	Motor Union	Fine Art & General
Sea	Municipal Mutual	General Accident
South British	National Employers' Mutual	Gresham Fire & Accident
Southern	" Farmers Union Mutual	Guarantee Society
State	" Federation of Meat Traders	Guardian
Sun Fire	" of Great Britain	Guildhall
*Tariff Reinsurances	Navigators' & General	Hibernian
Tobacco	Northern	Ideal Fire & General
Union	Norwich Union Fire	Imperial Chemicals
United British	Ocean	Imperial Live Stock
United Legal Indemnity	Palatine	Insurance Corporation of Ireland
Universal	Patriotic	Irish National
*Victory	Pearl	Iron Trades Employers'
Warden	Phoenix	Launderers' Mutual
Welsh	Planet	Law Accident
Wesleyan & General	Prov. Accident & White Cross	" Fire
West of Scotland	Provincial	" Union & Rock
Western	Prudential	Legal
Western Australian	Queensland	Legal & General
Westminster	Railway Passengers'	Licenses & General
Westminster Fire	Red Star	Liverpool & London & Globe
World Auxiliary	*Reinsurance Corporation	Liverpool Marine & General
World Marine & General	Road Transport & General	Local Government Guarantee
Yorkshire	Royal	London Assurance
" Reinsurance only.	" Exchange	" & Edinburgh
Property-owners' Indemnity	" London	" Guarantee & Accident
*Adriatic (Riunione Adriatica)	Scottish Automobile & General	" & Lancashire
Alliance	" Boiler & General	" & Manchester
Anglo-Saxon	" Insurance	" & Provincial
Atlantic	" Metropolitan	" & Scottish
Atlas	" Union & National	*Mercantile & General
Avon	Sea	Merchants' & Manufacturers'
Bankers & Traders	South British	Methodist
Baptist	State	Midland Employers' Mutual
Beacon	Sun	Motor Union
Bedford General	Tobacco	Municipal Mutual
Britannic	Union	National Employers' Mutual
British Equitable	United British	" Farmers Union
" Fire	United Legal	" Federation of Meat Traders
" General	Universal	" of Great Britain
" Law	*Victory	" Motor & Accident
" Oak	Vulcan Boiler	" Mutual Indemnity
Caledonian	Warden	" of New Zealand
Car & General	Welsh	Navigators & General
Century	Wesleyan & General	Northern
Chemists' Mutual	West of Scotland	Norwich Union Fire
*City Fire	Western	Ocean
Commercial of Ireland	Western Australian	Palatine
Commercial Union	Westminster	Patriotic
Congregational	World Auxiliary	Pearl
Contingency	World Marine & General	Phoenix
Co-operative	Yorkshire	Planet
Cornhill	Zurich	Prov. Accident & White Cross
County	" Reinsurance only.	Provincial
Dominion	Public Liability	Queensland
Dominion of Canada	*Adriatic (Riunione Adriatica)	Railway Passengers'
Drapers' & General	Alliance	Red Star
Eagle Star	Anglo-Saxon	*Reinsurance Corporation
Ecclesiastical	Army, Navy & General	Road Transport & General
Economic	Atlantic	Royal
Edinburgh	Atlas	" Exchange
Employers' Liability	Avon	" London
Employers' Mutual	Bankers & Traders	Scottish Automobile & General
English	Baptist	" Boiler & General
Essex & Suffolk	Beacon	" Building Contractors
Farmers' Finance & Insurance	Bedford General	" Insurance
Federated Employers'	Britannic	" Metropolitan
Fine Art & General	†British Engine	" Union & National
General Accident, Fire & Life	" Equitable	Sea
Gresham Fire & Accident	" Fire	South British
Guarantee Society	" General	Southern Life
Guardian	" Law	State
Guildhall	" Oak	
Hibernian	Caledonian	
	Car & General	

Sun
 *Tariff Reinsurances
 Tobacco
 Union
 United British
 United Legal
 Universal
 *Victory
 Vulcan Boiler & General
 Warden
 Welsh
 Wesleyan & General
 West of Scotland
 Western
 Western Australian
 Westminster Fire
 World Auxiliary
 World Marine & General
 Yorkshire
 Zurich * Reinsurance only.
 † Machinery only.

Refrigerating Plant
 Alliance
 Atlantic
 Atlas
 Avon
 British Engine
 " Fire
 " General
 " Oak
 Car & General
 Century
 Commercial of Ireland
 Commercial Union
 Co-operative
 Cornhill
 County Fire
 Dominion
 Eagle Star
 Edinburgh
 Employers' Liability
 Employers' Mutual
 Federated Employers'
 Fine Art & General
 General Accident
 Gresham Fire & Accident
 Guildhall
 Insurance Corp. of Ireland
 Irish National
 Law Accident
 " Fire
 " Union & Rock
 Legal
 Legal & General
 Licenses & General
 Liverpool & London & Globe
 Local Government Guarantee
 London Assurance
 " Guarantee & Accident
 " & Lancashire
 " & Manchester
 " & Scottish
 Motor Union
 Municipal Mutual
 National Boiler & General
 " Employers' Mutual
 " Farmers Union Mutual
 " of Great Britain
 North British & Mercantile
 Northern
 Norwich Union Fire
 Ocean
 Palatine
 Patriotic
 Pearl
 Phoenix
 Planet
 Provincial
 Prudential
 Railway Passengers'
 Road Transport
 Royal Exchange
 Royal London Mutual
 Scottish Boiler & General
 " Metropolitan
 " Union & National
 Sea
 South British
 State
 Sun Insurance
 United British
 United Legal
 *Victory
 Vulcan Boiler & General
 Warden
 Welsh
 Wesleyan & General
 Western Australian

Westminster Fire
 West of Scotland
 Yorkshire
 * Reinsurance only.

Registered Post
 *Adriatic (Riunione Adriatica)
 Alliance
 Atlantic
 Atlas
 Bankers & Traders
 Britannic
 British Fire
 " General
 " Oak
 Car & General
 Century
 *City Fire
 Commercial of Ireland
 Commercial Union
 County Fire
 Employers' Liability
 Dominion
 Eagle Star
 Economic
 Edinburgh
 Employers' Liability
 Federated Employers'
 Fine Art & General
 General Accident, Fire & Life
 Gresham Fire & Accident
 Guarantee
 Guardian
 Guildhall
 Imperial Chemicals
 Law Accident
 Licenses & General
 Liverpool & London & Globe
 Liverpool Marine & General
 Local Government
 London & Lancashire
 London Assurance
 London Guarantee & Accident
 *Mercantile & General
 Motor Union
 National Employers' Mutual
 " of Great Britain
 " Parcels
 Northern
 Ocean
 Parcels & General
 Provident Accident
 Provincial
 Prudential
 Queensland
 Railway Passengers'
 *Reinsurance Corporation
 Road Transport & General
 Royal
 Royal Exchange
 Scottish Boilers
 " Insurance
 " Union & National
 Sea
 State
 Tobacco
 United British
 *Victory
 Warden
 West of Scotland
 Western
 Western Australian
 World Auxiliary
 World Marine & General
 Yorkshire
 * Reinsurance only.

Reversions and Life Interests
Purchase of or Loans on.
 Atlantic
 Australian Mutual Provident
 Britannic
 British Equitable
 Clerical, Medical & General
 Colonial Mutual Life
 Commercial Union
 Eagle Star
 Equitable Life
 Equitable Reversionary Interest
 Equity & Law
 Friends' Provident
 General Accident
 " Life
 " Reversionary and Investment
 Guardian
 Guardian Eastern
 Lancs. & Yorks. Reversionary
 Law Reversionary Interest
 Law Union & Rock

Legal & General
 Life Association of Scotland
 Liverpool & London & Globe
 London Assurance
 " Life
 " & Scottish
 Marine & General
 Medical, Sickness, Annuity & Life
 National Mutual
 " Mutual of Australasia
 " Provident
 North British & Mercantile
 Northern
 Norwich Union Life
 Pearl
 Prudential
 Reversionary & Gen. Securities
 Reversionary Interest
 Royal
 Royal Exchange
 Scottish Annuity
 " Assurance
 " Life
 " Metropolitan
 " Provident
 " Reversionary
 " Standard Reversionary
 " Temperance & General
 " Union & National
 Southern Life
 Standard
 Sun Life
 United Kingdom Provident
 Wesleyan & General
 Western Australian
 Yorkshire
 * Reinsurance only.

Riot and Civil Commotion
 *Adriatic (Riunione Adriatica)
 Alliance
 *Anglo-Scottish
 Army, Navy & General
 Atlantic
 Atlas
 Avon
 Bankers & Traders
 Baptist
 Beacon
 Bedford General
 British Equitable
 " Fire
 " General
 " Law
 " Oak
 Caledonian
 Car & General
 Central
 Century
 Chemists' Mutual
 *City Fire
 Commercial Union
 Congregational
 Cornhill
 County
 Dominion of Canada General
 Drapers' & General
 Eagle Star
 Ecclesiastical
 Economic
 Edinburgh
 Employers' Liability
 Employers' Mutual
 Essex & Suffolk
 Federated Employers'
 Fine Art & General
 General Accident, Fire & Life
 Gresham Fire & Accident
 Guarantee
 Guardian
 Guildhall
 Ideal Fire & General
 Imperial Chemicals
 Insurance Corporation of Ireland
 Irish National
 Landholders' Mutual
 Law Accident
 " Fire
 " Union & Rock
 Legal
 Legal & General
 Licenses & General
 Liverpool & London & Globe
 Liverpool Marine & General
 Local Government Guarantee
 London Assurance
 " & Edinburgh
 " Guarantee & Accident
 " & Lancashire
 " & Manchester

London & Scottish
 *Mercantile & General
 Merchants' & Manufacturers'
 Methodist
 Motor Union
 Municipal Mutual
 National Employers' Mutual
 " Farmers
 " Federation of Meat Producers
 " of Great Britain
 Northern
 Norwich Union Fire
 Ocean
 Palatine
 Pearl
 Phoenix
 Planet
 Prov. Accident & White Cross
 Provincial
 Prudential
 Queensland
 Railway Passengers'
 *Reinsurance Corporation
 Road Transport & General
 Royal
 Royal Exchange
 " London
 " Scottish
 Scottish Automobile & General
 " Boiler & General
 " Insurance
 " Metropolitan
 " Union & National
 Sea
 South British
 Southern
 State
 Sun
 *Tariff Reinsurances
 Tobacco
 Union
 United British
 Welsh
 Wesleyan & General
 West of Scotland
 Western
 Western Australian
 Westminster Fire
 World Auxiliary
 World Marine & General
 Yorkshire
 Zurich * Reinsurance only.

School Fees

Alliance
 Canada Life
 Eagle Star
 Ecclesiastical
 Friends' Prov. & Century
 General Accident Fire & Life
 Guardian
 Law Union & Rock
 Legal & General
 Liverpool & London & Globe
 Local Government
 London Life
 " & Manchester
 " & Scottish
 National Farmers
 National Mutual Life
 Provident Mutual Life
 Prudential
 Refuge
 Royal
 Scottish Amicable
 " Equitable
 " Insurance
 " Life
 " Metropolitan
 " Provident
 Standard Life
 Sun Life
 United British
 United Kingdom Provident
 University Life
 Yorkshire

* Reinsurance only.

Sickness

*Adriatic (Riunione Adriatica)
 Anglo-Saxon
 Army, Navy & General
 Atlantic
 Avon
 Beacon
 Bedford General
 Britannic
 British Equitable
 " Fire

British General
 " Law
 " Oak
 Caledonian
 Car & General
 Century
 *City Fire
 Colonial Mutual Life
 Commercial Union
 Contingency
 Cornhill
 Dominion
 Dominion of Canada General
 Drapers' & General
 Eagle Star
 Ecclesiastical
 Economic
 Edinburgh
 Employers' Liability
 Employers' Mutual
 English
 Essex & Suffolk
 *European General
 Federated Employers'
 Fine Art & General
 General Accident
 Gresham Fire & Accident
 Launderers' Mutual
 Law Accident
 Law Union & Rock
 Legal
 Legal & General
 Licenses & General
 Liverpool & London & Globe
 Liverpool Marine & General
 Local Government
 London Assurance
 " & Edinburgh
 " Guarantee
 " & Lancashire
 " & Provincial
 " & Scottish
 Medical Sickness
 *Mercantile & General
 Merchants' & Manufacturers'
 Motor Union
 Mutual Property Life & General
 National Accdt. Compensation
 " Employers' Mutual
 " Farmers Union Mutual
 " of Great Britain

Northern
 Ocean
 Palatine
 Patriotic
 Pearl
 Phoenix
 Planet
 Provincial
 Prudential
 Railway Passengers'
 Reliance Fire & Accident
 Road Transport & General
 Royal
 " Exchange
 " Scottish
 Scottish Automobile & General
 " Insurance
 " Life
 " Metropolitan
 " Provident
 " Sickness & Accident
 " Temperance & General
 " Union & National

Sea
 Southern Life
 State
 Sun
 Union
 United British
 United Friendly
 Universal
 *Victory
 Warden
 Welsh
 West of Scotland
 Western

" Australian
 " Mutual
 World Auxiliary
 World Marine & General
 Yorkshire
 Zurich
 * Reinsurance only.

Sickness, Permanent Contract

British General
 Century
 Dominion

General Accident Fire & Life
 Legal & General
 Medical Sickness
 Ocean
 Prudential
 Scottish Temperance
 Southern Life
 Yorkshire

Solicitors' Indemnity

*Adriatic (Riunione Adriatica)
 Atlantic
 British Oak
 Car & General
 Co-operative
 Dominion
 Irish National
 Law Accident
 *Mercantile & General
 Merchants' & Manufacturers'
 National Employers' Mutual
 National Guarantee & Suretyship
 Ocean
 *Victory
 Western Australian
 World Auxiliary
 World Marine & General
 * Reinsurance only.

Sports Clubs' Indemnity

Alliance
 Atlas
 Avon
 Britannic
 British Equitable
 " Fire
 " Law
 " Oak
 Caledonian
 Car & General
 Commercial Union
 Cornhill
 County Fire
 Dominion
 Drapers' & General
 Eagle Star
 Economic
 General Accident, Fire & Life
 Gresham Fire
 Insurance Corporation of Ireland
 Irish National
 Law Accident
 Legal & General
 Licenses & General
 Liverpool & London & Globe
 Local Government
 London Guarantee & Accident
 " & Lancashire
 " & Manchester
 " & Scottish
 Merchants' & Manufacturers'
 Motor Union
 Mutual Property Life & General
 Norwich Union Fire
 Ocean
 Palatine
 Phoenix
 Provincial
 Prudential
 Railway Passengers
 Road Transport & General
 Royal
 Royal Exchange
 Scottish Insurance
 Scottish Metropolitan
 Sea
 State
 Union
 United British
 *Victory
 Welsh
 Wesleyan & General
 West of Scotland
 Western
 Westminster Fire
 World Auxiliary
 Yorkshire

* Reinsurance only.

Sprinkler Leakage

*Adriatic (Riunione Adriatica)
 Alliance
 *Anglo-Scottish
 Atlantic
 Atlas
 Avon
 Bankers' & Traders'
 Beacon
 Bedford General
 British Equitable

Alliance
*Anglo-Scottish
Army, Navy & General
Atlantic
Atlas
Avon
Beacon
Bedford General

* Reinsurance only.

Swine Fever
 Commercial of Ireland
 Commercial of Ireland & Insurance
 Live Stock & General
 Ocean
Team Owners and Cartage Contractors' Comprehensive
 Alliance
 Avon
 British Fire
 British General
 Commercial of Ireland
 Commercial of Ireland & Insurance
 Law Accident
 Legal & General
 London Guarantee & Accident
 London & Lancashire
 Ocean
 Prudential
 Royal
 Third Manue
World Party (Public Liability)
 *Adriatic (Riunione Adriatica)
 Alliance
 Anglo-Saxon
 *Anglo-Scottish
 Army, Navy & General
 Atlantic
 Atlas
 Avon
 Bankers' & Traders'
 Baptist
 Beacon
 Bedford General
 Britannic
 **British Engine
 " Equitable
 " Fire
 " General
 " Law
 " Oak
 Builders' Accident
 Caledonian
 Canine
 Car & General
 Celtic
 Century
 Chemists' Mutual
 *City Fire
 Commercial of Ireland
 Commercial Union
 Congregational
 Contingency
 Co-operative
 Cornhill
 County
 Dominion
 Dominion of Canada
 Drapers' & General
 Eagle Star
 Ecclesiastical
 Economic
 Edinburgh
 Employers' Liability
 Employers' Mutual
 English
 Essex & Suffolk
 *European General
 Excess
 Farmers' Finance & Insurance
 Farmers' Employers'
 Fine Art & General
 General Accident
 Gresham Fire
 Gresham Society
 Guardian
 Guardian Eastern
 Gibraltar
 Harrogate
 Ideal Fire & General
 Imperial Chemicals
 Insurance Corporation of Ireland
 Irish National
 Irish Trades Employers'
 Loan Leases' Mutual
 Law Accident
 " Fire
 " Union & Rock
 Legal
 Legal & General
 Licenses & General
 Liverpool & London & Globe
 Liverpool Marine
 Local Government Guarantee

[illegible]

Traders' Comprehensive

*Adriatic (Rhunome Adriatica)
 Atlantic
 Atlas
 Avon
 Beacon
 Bedford General
 Britannic
 British Equitable
 " Fire
 " General
 " Oak
 Caledonian
 Car & General
 Chemists' Mutual
 Commercial Union
 Contingency
 Cornhill
 County Fire
 Dominion
 Drapers' & General
 Eagle Star
 Employers' Liability
 Employers' Mutual
 English
 Essex & Suffolk
 Federated Employers'
 General Accident, Fire & Life
 Gresham Fire & Accident
 Guardian
 Imperial Live Stock
 Irish National
 Law Accident
 Legal
 Legal & General
 Licenses & General
 Liverpool & London & Globe
 London Assurance
 " & Edinburgh
 " Guarantee & Accident
 " & Lancashire
 " & Manchester
 " & Provincial
 Merchants' & Manufacturers'
 National Employers' Mutual
 National Farmers Union Mutual
 Nat. Federation of Meat Traders
 Northern
 Norwich Union Fire
 Ocean
 Palatine
 Phoenix
 Prov. Accident & White Cross
 Provincial
 Road Transport & General
 Royal
 Royal Exchange
 Scottish Automobile & General
 " Boiler
 " Insurance
 " Metropolitan
 " Union & National
 Sea
 State
 Tobacco
 Union
 United Legal
 Universal
 *Victory
 Warden
 Wesleyan & General
 Western
 Western Australian
 Yorkshire

* Reinsurance only.

Transit Risks

Alliance
 *Anglo-Scottish
 Army, Navy & General
 Atlantic
 Atlas
 Avon
 Bapti-t
 Britannic
 British America
 " Engine
 " Equitable
 " Fire
 " General
 " Law
 " Oak
 Caledonian
 Car & General
 Century
 Commercial of Ireland
 Commercial Union
 County Fire
 Drapers' & General

Eagle Star
 Ecclesiastical
 Economic
 Edinburgh
 Employers' Liability
 Farmers' Finance & Insurance
 Fine Art & General
 General Accident
 Gresham Fire & Accident
 " Fire
 " General
 " Life
 " Legal
 " Legal & General
 " Licenses & General
 Liverpool & London & Globe
 Liverpool Marine & General
 Local Government Guarantee
 London Assurance
 " Guarantee & Accident
 " & Lancashire
 " & Manchester
 " & Provincial
 " & Scottish
 *Mercantile & General
 Merchants' & Manufacturers'
 Motor Union
 National Employers' Mutual
 National of Great Britain
 Northern
 " Employers
 " Farmers
 " Federation of Meat Traders
 " of Great Britain
 " Parcels
 Northern
 Norwich Union Fire
 Ocean
 Palatine
 Parcels & General
 Patriotic
 Pearl
 Phoenix
 Planet
 Prov. Accident & White Cross
 Provincial
 Prudential
 Queensland
 Railway Passengers'
 *Reinsurance Corporation
 †Road Transport & General
 Royal
 Royal Exchange
 Scottish Boiler & General
 " Insurance
 " Metropolitan
 " Union & National
 Sea
 South British
 Southern Life
 Standard Marine
 State
 Sun
 Thames & Mersey Marine
 Tobacco
 Union
 United British
 United Legal
 *Victory
 Vulcan Boiler & General
 Warden
 Welsh
 Wesleyan & General
 West of Scotland
 Western
 Western Australian
 Westminster Fire
 World Auxiliary
 World Marine & General
 Yorkshire
 Zurich
 * Reinsurance only.
 † Goods in motor or horse-drawn vehicles.

Travellers' & Tourists' Accident

Alliance
 Army, Navy & General
 Atlantic
 Atlas
 Bankers and Traders
 Bedford & General
 British Equitable
 " Fire
 " General

British Law
 " Oak
 Caledonian
 Car & General
 Century
 Commercial Union
 Co-operative
 Cornhill
 Dominion
 Economic
 Edinburgh
 Employers' Liability
 Fine Art & General
 General Accident
 Gresham Fire
 Launderers' Mutual
 Law Accident
 Legal & General
 Liverpool & London & Globe
 " & Manchester & General
 " & Provincial
 London Guarantee & Accident
 " & Lancashire
 " & Provincial
 " & Scottish
 *Mercantile & General
 Merchants' & Manufacturers'
 Motor Union
 National Employers' Mutual
 National of Great Britain
 Northern
 Norwich Union Fire
 Ocean
 Palatine
 Patriotic
 Phoenix
 Planet
 Prov. Accident & White Cross
 Provincial
 Prudential
 Railway Passengers'
 Road Transport & General
 Royal
 " Exchange
 " Scottish
 Scottish Boiler & General
 " Insurance
 " Metropolitan
 " Union & National
 Sea
 South British
 State
 Sun
 Union
 United British
 *Victory
 Warden
 Welsh
 West of Scotland
 Western
 Western Australian
 World Auxiliary
 World Marine & General
 Yorkshire
 Zurich

* Reinsurance only.

Trusteeships & Executorships

Agricultural & General
 Alliance
 Atlas
 British Law
 Commercial Union
 County Fire
 Eagle Star
 General Accident
 Guardian
 Guardian Eastern
 Insurance Corp. of Ireland
 London Assurance
 " Guarantee & Accident
 " Life
 " & Scottish
 *Mercantile & General
 Nat. of Great Britain
 Ocean
 Phoenix
 Prudential
 Royal Exchange
 Sea
 Sun
 Trustees Corporation
 West of Scotland
 * Reinsurance only



THE HALL MARK OF
STERLING QUALITY IN
MUTUAL LIFE ASSURANCE

SCOTTISH WIDOWS' FUND

HEAD OFFICE:

9 ST. ANDREW SQUARE, EDINBURGH, 2

LONDON—28, CORNHILL, E.C.3

WEST END—17 WATERLOO PLACE, S.W.1

London Office—sub-branches:

107, Fleet Street, E.C.4 and
Lloyds Chambers, Cornhill, Ipswich

BELFAST, 2 High Street

BIRMINGHAM, 12 Bennett's Hill, 2

BRISTOL, 28 Baldwin Street, 1

Cardiff Sub-Branch, 15 Windsor
Place

EDINBURGH, 16 Hope Street, 2

GLASGOW, 114 West George St.,
C.2

LEEDS, 21 Park Row, 1

LIVERPOOL, 48 Castle Street, 2

MANCHESTER, 21 Albert Square, 2

NEWCASTLE-ON-TYNE,
12 Grey Street, 1

INSURANCE BROKERS

Names and Addresses are inserted under this heading at a charge of 1s. per line, with a minimum of 5s.

An additional charge of 5s. is made for insertion of names in underlined heavy type.

LONDON

CORPORATION OF INSURANCE BROKERS
(Founded 1906—Incorporated 1919). President, R. C. Burton Rowe. District Committees: London, Lancashire and North Western, Midland, Yorkshire and North Eastern, Scotland. Head Office and Members' Rooms: 3, St. Helen's Place, London, E.C.3, Secretary: C. J. Oxington, F.R.I.C. Telephone: National 3204. Telegrams: *Corbrokers*, Stock, London. (For list of Council see page 53).

ADAM BROTHERS LTD.,

4, Lloyd's Avenue, E.C.3, and at Lloyd's.
Insurance & Reinsurance Brokers. Telegrams: *Adambros*, London. Telephone: Royal 4070. And at 42 Regent Quay, Aberdeen. Telephone: 69 & 61.

AHERN, HENRY J., Incorporated Insurance Broker,
9, Market Place, Oxford Circus, W.1. Telephone: Museum 3008 & 3009. Telegrams: *Insahern*, Wesdo, London.

ALLBROOK, H. FRITH, Incorporated Insurance Broker,
25, Bucklersbury, E.C.4. Telephone: City 2162.

BAIN & CO., Insurance Brokers, 10, Queen Street, Cheapside, London, E.C.4. Telegrams: *Niabain*, Cannon, London. Telephone: City 7274.

BAIN & SONS, LTD., A. W.,

1-3, Lombard Street, E.C.3.

Incorporated Insurance Brokers. Telegrams: *Bainsbros*, Stock, London. And at *Bainsbros*, London. Telephone: Avenue 5200 (7 lines). And at Lloyd's. (See Leeds and Bradford.)

BAIN, SONS & CHATTERTON, LTD.,

1-3, Lombard Street, E.C.3.

Incorporated Insurance Brokers. Telephone: Avenue 5200 (7 lines). Telegrams: *Bainsbros*, Stock, London. Codes: 5th Edition A.B.C., Bentley's and Bentley's Second.

BAIN, SONS & GOLMICK, LIMITED, Insurance and Reinsurance Brokers, 1-3, Lombard Street, E.C.3. Telegrams: *Golmick*, Stock, London. Telephone: Avenue 5200 (7 lines).

BARKER (JOHN) & CO., LTD., Insurance Brokers and Valuers for Insurance purposes, Kensington High Street, W.8. Telephone: Western 5432.

BARKER & CO., W. F., Insurance Brokers, 2-3, Fen Court, Fenchurch Street, E.C.3, and at Lloyd's. Telegrams: *Barker*, Lloyd's, London. Telephone: *Mansion House* 0071-2. Established 1760.

BARKWORTH & CO., F.,

28, & 29, St. Swithin's Lane, E.C.4.

Insurance Brokers. Telegrams: *Barkwrt*, Lloyd's, London. Telephone: *Mansion House* 3314.

BARNETT & BARNETT Insurance Ltd., 38, Turnham Green Terrace, London, W.4. Telephone: *Caisack* 4684/5.

BATESON & PAYNE, 4, Cutham Street, Fenchurch Street, E.C.3, and at Lloyd's. Incorporated Insurance Brokers. Telegrams: *Cargowyn*, London. Telephone: *Mansion House* 3436 (2 lines).

BAXTER, W. B., LTD. Incorporated Insurance Brokers, 297 Rotherhithe Road, Rotherhithe, E.7. Telephone: *Martindale* 2288-9.

BELHAM, ERNEST G. & CO., Insurance & Reinsurance, 5, Lloyd's Avenue, and at Lloyd's. Telegrams: *Belham*, Lloyd's, London. Telephone: Royal 2556. Live Stock Specialists—Poultry, Pigeons, Fur, Farms, etc.

BEKRY, FRANK & CO., Insurance Brokers 93, Balls Pond Road, London, N.1. Telephone: *Chasid* 2830.

BEVINGTON VAIZEY & FOSTER, LTD.,

31, Lombard Street, E.C.3, and at Lloyd's.

Insurance and Reinsurance Brokers. Telegrams: *Bevinton*, Stock, London. Telephone: *Mansion House* 7951/7210. Milan: Corso dei Lattori II: Alexandria: Rue El Had Pacha 27.

BILBROUGH, A., & CO., LTD.,

Walsingham House, 35, Seething Lane, London, E.C.3.

Insurance Brokers. Telegrams: *Bilbrough*, Telephone: Royal 4871-2-3-4. Also at Cardiff: Imperial Buildings, Mount Stuart Square. Swansea: Gloucester House, Victoria Square. Norfolk House, 90, Grey Street.

BLACKMORE & CO., LTD., ALFRED,

52, Leadenhall Street, E.C.3, and at Lloyd's.

Insurance Brokers. Telegrams: *Contrahent*, Fen, London. Telephone: Royal 1280 (5 lines). Also at Cardiff: Empire House, Mount Stuart Square. Hull: Exchange Court, Lowgate. Newcastle-on-Tyne: Procter House.

BLEICHROEDER, RING & CO., LTD, Insurance & Reinsurance Brokers, 36, Leadenhall Street, London, E.C.3. Telephone: Royal 6411-4 lines. Telegrams: *Blackhall*, Fen, London.

BLUETT SMITH & CO., Incorporated Insurance Brokers, 8, Lloyd's Avenue, E.C.3. Telephone: Royal 3221, 2 and 3.

BOWRING, C. T. & CO., (INSURANCE) LTD.,

52, Leadenhall Street, E.C.3, and at Lloyd's.

Insurance Brokers and Underwriters. Telegrams: *Bowring*, Fen, London. Telephone: Royal 7200 (20 lines).

BRADFORD & CO., ROBERT, Gresham House, Old Broad Street, and at Lloyd's, E.C.3. Insurance Brokers. Telegrams: *Bradford*, Stock. Telephone: *London Wall* 3474 (7 lines).

BRAY, GIBB & CO., LTD.,

14, Sherborne Lane, E.C.4, and at Lloyd's.

Insurance Brokers. Telegrams: *Gibraltar*, Cannon, London. Telephone: *Mansion House* 5001-2-3-4. Also 166, Piccadilly, W.; and 10, Marsden Street, Manchester.

BREWER & LESLIE, LTD.,

3, St. James's Place, St. James's, S.W.1.

Incorporated Insurance Brokers. Telephone: Regent: 6161 (5 lines). Telegrams: *Avonshire*, Piccy, London.

CHOISY & SIMSON, LTD., 9 to 11, Fenchurch Avenue, E.C.3. Telegrams: *Choisy*, Fen, London. Telephone: Royal 4906. And at Lloyd's.

CHURCH BROTHERS,

Orient House, New Broad Street, E.C.2.

Incorporated Insurance Brokers. Telephones: National 0991 (4 lines). Also at 23, Leadenhall Street, E.C.3, and at Lloyd's. Correspondence invited.

CLAPP & THOMPSON, Insurance & Reinsurance Broker, 5, Whitlington Avenue, Leadenhall Street, E.C.3. Telephone: *Mansion House* 3496/7. Telegrams: *Insurentus*, Stock, London.

COHEN & SON, LTD., BENNIE'S.

Regis House, King William Street, E.C.4, and at Lloyd's.

Incorporated Insurance Brokers. Telegrams and Cables. *Obert*, London. Telephone: *Mansion House* 3855 (4 lines). And at 56, Faubourg St Honoré, Paris; Lutine House, 11-13, Bond Street, Sydney, 341, Collins Street, Melbourne; T. & G. Building, Adelaide; Pastoral House, St. George's Terrace, Perth; A.M.P. Building Cnr. Queen & Edward Streets, Brisbane; City, Canberra, Brandon House, Featherston Street, Wellington, 103. Hereford Street, Christchurch; Central Chambers, Bond Street, Dunedin; Wright's Buildings, Fort Street, Auckland; Australia Building, York Street, Colombo, Ceylon; 35, Rue Royale, Brussels; Kelly & Walsh Building, Raffles Place, Singapore.

COLLINS, B. M. & CO., LTD.,

20, King William Street, London, E.C.4, and at Lloyd's.

Insurance Brokers. Telegrams *Insurecoll*, Cannon, London. Cables *Insurecoll*, London. Telephones *Mansion House* 9226-7-8. And Queen's Chambers, 5, John Dalton Street, Manchester. Telegrams *Adjustable*, Manchester. Telephone *Blackfriars* 4760. And 116, John Street, New York. Cable address *Steuero*, New York. Eastern Federal Union Insurance Co., Ltd. of Calcutta. European and Reinsurance Managers.

CONRAD, F.

5, Lothbury, E.C.2.

Reinsurance Agent and Broker. Telegrams: *Conassur*, Stock, London. Telephone: *Metropolitan* 1926.

COOPER, F. B. (REINSURANCES) LTD., Insurance & Reinsurance Brokers, 11, Queen Victoria Street, E.C.4. Telephone: *City* 3911. Telegrams: *Treatymgs*, London.

COULING & CO., LTD., R. H., Incorporated Insurance Brokers, Norwich House, Southampton Street, High Holborn, London, W.C.1. Telephone: *Holborn* 2587.

COX & KINGS (INSURANCE) LTD.,

31, Lombard Street, E.C.3, and at Lloyd's.

Insurance and Reinsurance Brokers. Telegrams: *Coxallio*, Stock, London. Telephone: *Mansion House* 7951 (7 lines). And at Liverpool, Southampton, Marseilles, Alexandria, Cairo, Port Said, Karachi, Bombay, Calcutta, Rawal Pindi, Srinagar.

CRIVEN, SONS & CO., LTD., ALBERT. Incorporated Insurance Brokers, 39/40, King Street, Cheapside, E.C.2, and at Lloyd's (Mr. A. E. CRIVEN). Telegrams: *Cravinsure*. Telephone: *Metropolitan* 2034/5/6.

CRAWFORD, ROBERT & CO., LTD.,

Sackville House, 143-9, Fenchurch Street, E.C.3.

Insurance Brokers at Lloyd's and for all first class Insurance Companies. Telegrams: *Dubblisur*, Fen, London. Telephones: *Mansion House* 0961 (4 lines). And at 7, The Parade, Plymouth.

DARWIN CLAYTON, E. C. & Co., Incorporated Insurance Brokers, Bush Lane House, Cannon Street, London, E.C.4. Telegrams: *Lopremiums*, Cannon, London. Telephone: *Mansion House* 8511 (Private Exchange).

DAVIS, ABRAHAMS & CO., 166, Piccadilly, London, W.1., Insurance Brokers. Telephone: *Regent* 1971/2.

DAVISON, W. R., Insurance Broker, 74, Pekin Street, London, E.14. Telephone: *East* 2332.

DEWEY & CO., J. H., Incorporated Insurance Brokers, 5, Camomile Street, E.C.3, and at Lloyd's. Telephone: *Avenue* 1481 et seq. Telegrams: *Speediest*, London.

DRAKE (HERBERT) & TOMSON, LTD., 12, Lime Street, E.C.3, Insurance Brokers and Reinsurance Intermediaries. Treaties arranged. Telephone: *Mansion House* 1332. Telegrams: *Draktomso*, Phone, London.

DUNDAS & CO. A. S., Insurance Brokers, Billiter Square Buildings, 2/6, Billiter Square, London, E.C.3, and at Lloyd's. Telegrams: *Exbrokion*, Fen, London. Telephone: *Regent* 11.

DURNELL & FOWLER,

Sackville House, 143-149, Fenchurch Street, E.C.3, and at Lloyd's.

Insurance Brokers. Telegrams: *Generoscos*, Fen, London. Telephone: *Mansion House* 8492-3.

EBERLI, SHORTER & CO., Insurance Brokers, Coronation House, 4, Lloyd's Avenue, E.C.3, and at Lloyd's. Telephone: *Royal* 5744.

ELDRIDGE & COMPANY,

5, Lloyd's Avenue, London, E.C.3.

Incorporated Insurance Brokers and Reinsurance Brokers. Telegrams *Eldridgo*, London. Telephone: *Royal* 1751 (2 lines).

FARNHAM & CO., E. W., Insurance Brokers, 1, Staple Inn, Holborn, W.C.1. Telegrams: *Obp*, E. H. H. Telephone: *Chancery* 8358.

FESTER, FOTHERGILL & HARTUNG,

Rectory House, 67, Queen Street, E.C.4.

Fire, Marine and Accident Insurance and Reinsurance Brokers. Telegrams *Retrocede*, Cannon. Telephone: *City* 8371.

FONTEYN, HUMPHREYS & CO., LTD., Incorporated Insurance Brokers, 82, Victoria Street, Westminster, S.W.1. Telephone: *Victo*, 3416 (2 lines).

FOUND & CO., LTD., W. E.,

149, Leadenhall Street, E.C.3, and at Lloyd's.

Insurance Brokers. Telephone: *Avenue* 3284 (Private Branch Exchange). Telegrams: *Foundays*, Stock, London.

FRANCE, FENWICK (INSURANCE) LTD.,

St. Katharine Dock House, Tower Hill, E.C.3, and at Lloyd's.

Insurance Brokers. Telegrams: *Stradfa*, Lime, London. Telephone: *Royal* 6662.

FRANKLIN-ADAMS & CO., B.I., King William Street House, Arthur Street, E.C.4. Telephone: *Mansion House* 0270.

FRIDAYE, ERIC P.,

33, Cannon Street, E.C.4.

Telephone: *City* 5263 (3 lines). Telegrams: *Enterprise*, Cent., London.

FRIZZELL, NORMAN & PARTNERS, LTD.,

52/54, Gracechurch Street, London, E.C.3, and at Lloyd's.

Telegrams: *Enfrizzell*, Bilgate, London. Telephone: *Mansion House* 5626 (10 lines). Liverpool Office: 20, Chapel Street.

GARTHWAITE (INSURANCE) LTD., SIR WILLIAM

Holland House, 1/4, Bury Street, London, E.C.3, and at Lloyd's.

Incorporated Insurance Brokers. Telegrams: *Garthwaite*, Ald, London. Telephones: *Avenue* 3355 (4 lines) and *Avenue* 5785 (2 lines).

GAUTIER de STE. CROIX & SONS, LTD.,

23, Leadenhall Street, E.C.3, and at Lloyd's.

Incorporated Insurance Brokers. Telegrams: *Gausanoro*, Fen, London. Telephone: *Mansion House* 4187.

THE GENERAL STEAM NAVIGATION CO., LTD., Insurance Brokers, 15, Trinity Square, E.C.3, and at Lloyd's. Telegrams: *Glyconic*, Telex, London. Telephone: *Royal* 3200 (23 lines). Also at Southampton, Bradford, Glasgow, Leith and Edinburgh. Represented in all leading cities on the Continent.

GIBSON, H. MOXON, LTD., Incorporated Insurance Brokers, Sicilian House, Southampton Row, W.C.1. Telephone: *Holborn* 1842.

GILBY, G. R. E. & CO., LTD.,

110, Cannon Street, London, E.C.4.

Insurance Consultants. Telephone: *Mansion House* 8488/9 (2 lines).**GLANVILL, ENTHOVEN & CO., LTD.,**

144, Leadenhall Street, E.C.3, and at Lloyd's, E.C.3.

Incorporated Insurance Brokers. Departments: Marine, Fire, Accident and Life. Telegrams: *Glanvill*, Stock. Telephone: *Avenue* 522 (8 lines).**GOLD, COOK & CO., LTD.,**

28, Budge Row, London, E.C.4.

Reinsurances. Directors, D. M. Abbott, Colm Symington. A. R. Gold. Reinsurance Treaties arranged for all classes of business. Continental, Canadian and American business. All Classes of Insurance negotiated.

GOLDING, C. E. & CO., LTD.,

123, Cannon Street, E.C.4.

Insurance and Reinsurance Brokers. Telegrams: *Cegoldinsu*, Cannon, London. Telephone: *Mansion House* 0741.GRIFFITHS, TATE (INSURANCE), LTD., Coronation House, 4, Lloyd's Avenue, Fenchurch Street, London, E.C.3, and at Lloyd's. Incorporated Insurance Brokers. Telephone: *Royal* 2351/2. Telegrams: *Tate*, London.**HADLEY & SON, JOSEPH,**

King William Street House, Arthur Street, E.C.4.

Insurance Brokers. Telegrams: *Joshadle*, Cannon, London. Cables: *Joshadle*, London. Telephone: *Mansion House* 5432 (18 lines).**HAMILTON, SMITH & CO., LTD.,**

2, Broad Street Place, London, E.C.2, and at Lloyd's.

Insurance and Reinsurance Brokers. Telegrams: *Wapentake*, Ave, London. Telephone: *London Wall* 4361 (2 lines).**HAMILTON, SMITH & CO. (CONTINENTAL),**

LTD., 2, Broad Street Place, London, E.C.2.

Insurance and Reinsurance Brokers. Telegrams: *Wapentake*, Ave, London. Telephone: *London Wall* 4361 (2 lines).HAMMOND L., & CO., LTD., Incorporated Insurance Brokers, Portsoken House, Minories, E.C.3, and at Lloyd's. Telegrams: *Klinket*, Ald, London. Telephone: *Royal* 5732 (7 lines).**HARRIS & DIXON, LTD.,**

81, Gracechurch Street, London, E.C.3, and at Lloyd's.

Insurance Brokers. Telegrams: *Sirrah*, Stock, London. Telephone: *Mansion House* 5631 (8 lines).**HARRISON & CARR, LTD.,**

Bird in Hand Court, 76, Cheapside, E.C.2, and at Lloyd's.

Telephone: *City* 3453 (2 lines). Telegrams: (Inland) *Ardaous*, Cent.; Telegrams (Foreign) and Cables: *Ardaous*, London.HAWES-WILSON, B., & SONS, Insurance Brokers, Accident, Fire, Life, Marine, etc., 2, Hampstead Square, N.W.3. Telephone: *Hampstead* 0675.**HEATH & CO., LTD., C. E.,**

Bankside House, 107-112, Leadenhall Street, E.C.3, and at Lloyd's.

Insurance Brokers. Telegrams: *Erycinus*, Fen, London. Telephone: *Avenue* 1020 (12 lines).HERRIOT, WALTER, Incorporated Insurance Broker, Bush House, Aldgate, London, E.C.2. Telephone: *Temple Bar* 5243.HIGGINS, S. E. & CO., 79, Cornhill, E.C.3. Incorporated Insurance Brokers. Telegrams: *Higgins*, Stock, London. Telephone: *Avenue* 4491 (5 lines). And at Lloyd's.HILLS, C. R., INSURANCE, LTD., Incorporated Insurance Brokers, 35, Queen Victoria Street, E.C.4. Telephone: *City* 6122. Telegrams: *Harkin*, Cannon, London.HINTON HILL & COLES, LIMITED, Insurance Brokers, 149, Leadenhall Street, E.C.3. Telephone: *Avenue* 3791 (5 lines).**HOEBS, JOSEPH, W. & CO.,**

2-6, Billiter Square, E.C.3, and at Lloyd's.

Incorporated Insurance Brokers. Telegrams: *Smyrriot*, Fen, London. Telephone: *Royal* 4532 (6 lines).**HOGG, ROBINSON & CAPEL-CURE, LTD.,**

Staple Hall, Stone House Court, Bishopsgate, E.C.3, and at Lloyd's and Baltic.

Insurance Brokers. Telegrams: *Assurance*, Ave, London. Telephone: *Avenue* 1221 (10 lines).**HOLMWOODS & BACK & MANSON, LTD.,**

Holmwood House, 65, Fenchurch Street, E.C.3 and at Lloyd's.

Telephone: *Royal* 6401-7.HOWELLS & CO., LTD., H. J., Incorporated Insurance Brokers, Norfolk House, Laurence Pountney Hill, E.C.4, and at Lloyd's (Mr. Herbert J. Howells). Telephone: *Mansion House* 6121-2-3 and 0088. Telegrams: *Weprotektu*, Phone, London.**HOWLES & CO., LESLIE,**

48, Fenchurch Street, E.C.3.

Incorporated Insurance Brokers. Telegrams: *Inflow*, Fen, London. Telephone: *Mansion House* 3878/9.HUNTER, J. H. & CO. LTD., Insurance Brokers and Annuity Consultants, Aviation & Motor Insurance Specialist, 9, Church Street, London, W.8. Telephone: *Western* 1161 (2 lines).HURST & CO., NELSON, 20, Bucklersbury, E.C.4, and at Lloyd's. Telegrams: *Nelsurst*, Cannon, London. Telephone: *City* 2412 (3 lines).**INSURANCE CONSULTANTS, LTD.,**

Empire House, St. Martin's-le-Grand, E.C.1.

Telephone: *National* 8221. Telegrams: *Investrel*, Cent, London.**JONES & CO., H. G. CHAPPELL,**

15, Queen Street, E.C.4, and at Lloyd's.

Telephone: *City* 1729 and 6236. Telegrams: *Kidmsire*, Cannon, London.**KAYE, SON & CO. (INSURANCE), LTD.,**

Plantation House, 31-34, Fenchurch Street, and 4-7, Mincing Lane (direct entrance), E.C.3, and at Lloyd's.

Telephone: *Mansion House* 4567. Telegrams: *Kayakers*, London.

KLEINWORT, SONS & CO. (INSURANCE), LTD.,

20, Fenchurch Street, E.C.3, and at Lloyd's.

Insurance Brokers. Telephone *Mansion House* 1531. Telegrams: *Kleinworte*, London

LAMBERT BROTHERS (INSURANCE), LTD.,
Insurance Brokers, Cunard House, 88, Leadenhall Street, E.C.3, and at Lloyd's, E.C.3. Telegrams: *Lambertins*, Fen, and *Pyrope*, Fen, London. Telephones: *Avenue* 2000.

LANKESTER, CHAS. E. & SON, Incorporated Insurance Brokers, 182, Long Lane, S.E.1. Telephone: *Hop* 1440.

LEPARD, SONS & CO., LTD., Basishaw House, Basinghall Street, E.C.2. Insurance Brokers. Telephone: *Metropolitan* 8224 (2 lines).

LESLIE & GODWIN, LTD.,

St. Katharine Dock House, Tower Hill, E.C.3, and at Lloyd's.

Incorporated Insurance Brokers and Underwriters. Telegrams: *Twentythree*, Stock, London. Telephone: *Royal* 6662.

LINDELL, ERNEST, LTD., Incorporated Insurance Brokers, 24, Lime Street, E.C.3. Telephone: *Mansion House* 1176 and 5720.

LIVESAY, HAWTHORN & MANBY, LTD.,

139, Cannon Street, E.C.4.

Insurance and Reinsurance Brokers and Underwriters. Telegrams: *Dealings*, London. Telephone: *Mansion House* 5963/4.

LYLE, M. K. (Miss), Incorporated Insurance Broker, 73-76, King William Street, E.C.4, and 4, Main Street, Portrush. Telephone: *Mansion House* 5944 and Portrush 126.

MACGREGOR, LTD., GEO.,

8, Bush Lane, next Cannon Street Station, E.C.4. (Founded 1875).

Insurance and Reinsurance Brokers. Directors: Frank Passmore (Managing), Stanley H. Freeman and Herbert F. Harvey. Telegrams: *Macgregor*, Cannon, London. Telephone: *Mansion House* 7433.

MANN, RUTTER & CO., LTD., Insurance and Reinsurance Brokers, Fenton House, 112-114, Fenchurch Street, E.C.3, and at Lloyd's. Telegrams: *Insmanutti*, Fen, London. Telephone: *Royal* 3866.

MARCH & CO., LTD., T. H.,

Audrey House, Ely Place, Holborn, E.C.1, and at Lloyd's.

Incorporated Insurance Brokers. Telegrams: *Thaldrivich*, Smith. Telephone: *Holborn* 1541 (2 lines).

MARCHANT & SON, JAMES, Incorporated Insurance Brokers, 87, Old Broad Street, E.C.4. Telephone: *City* 3532-3.

MATHESON & CO., LTD., THOS.,

5, Whittington Avenue, E.C.3, and at Lloyd's.

Insurance and Reinsurance Brokers. Telephone: *Mansion House* 9709. Telegrams: *Mathoright*, Stock, London.

MATTHEWS, WRIGHTSON & CO., LTD., Incorporated Insurance Brokers, 52-54, Leadenhall Street, E.C.3, and at Lloyd's. Telephone: *Royal* 3232. Telegrams: *Cuadrado*, Phone.

MILNER & CO., LTD., FRANK M., Incorporated Insurance Brokers, 7-8, Poultry, Cheap-side, E.C.2. Telegrams: *Ommisura*, Phone, London. Telephone: *City* 5164.

MORANT & CO., G. McKAY, Incorporated Insurance Brokers (Est. 1887), 7, Queen Victoria Street, E.C.4, and at Lloyd's. Telegrams: *Chanyplee*, London. Telephone: *City* 5112.

MORICE, TOZER & BECK, LTD., 27, Clement's Lane, E.C.4, and at Lloyd's. Telegrams: *Tozer*, Cannon, London. Telephone: *Mansion House* 9132 (6 lines).

MORTLEMAN, L. R.,

308, Romford Road, Forest Gate, E.7.

Incorporated Insurance Broker. Telephone: *Warrland* 4622 (2 lines). Wanstead 2445 (Private).

MUIR BEDDALL & CO., LTD., Incorporated Insurance Brokers, 37, Gracechurch Street, E.C.3, and at Lloyd's. Telephone: *Mansion House* 3414 (12 lines). Telegrams: *Muirbed*, London. And at Paris, Manchester and Montreal.

NIXON, CONSTABLE & CO., 47/51, King William Street, E.C.4. Insurance Brokers. Telegrams: *Nicomu*, Cannon, London. Telephone: *Mansion House* 0292, 3.

NOBLE, B. W., LTD., Insurance and Reinsurance (Treaty and Facultative) Managers and Brokers. Companies represented for Reinsurance Business. Brokerage business placed with Companies and Lloyd's. 73/76, King William Street, E.C.4, and at 57, Rue de la Chaussee d'Antin, Paris, and 43, Rue Paradis, Marseilles. Telephones: *Mansion House* 5944 (3 lines). (See Advt. page xxxviii).

NOBLE & WILKINS, LTD., Insurance Brokers, Furnival House, 14-18, High Holborn, W.C.1, and at Lloyd's. Telephones: *Chancery* 8772-5.

NOTCUTT & CO., LTD., ERNEST A.,

Stafford House, 27, Cannon Street, E.C.4, and at Lloyd's.

Incorporated Insurance Brokers. Est. 1886. Telegrams: *Notcutt*, Cent, London. Telephones: *City* 7281, 3 lines.

PAYNE, E. W., & CO., LTD., Insurance Brokers and Agents, Staple Hall, Stone House Court, Bishopsgate, E.C.3, and at Lloyd's. Telegrams: *Ewpaacol*, Ald, London. Telephones: *Avenue* 5801 (5 lines).

PITMAN & CO. LTD., H., Insurance Brokers and Underwriting Agents, Regis House, King William Street, E.C.1, and at Lloyd's. Telephone: *Mansion House* 8078 (2 lines).

PITMAN & DEANE, LTD.,

20, Bucklersbury, E.C.4, and at Lloyd's.

Telegrams and Cables: *Pitwards*, Cannon, London. Telephone: *City* 4855 (Private Branch Exchange).**PONTING, LTD., W. R.,**

Evelyn House, 54-62, Oxford Street, W.1.

Incorporated Insurance Brokers. Telegrams: *Ponting*, Rota, London. Telephones: *Museum* 1775, 1774, 1775, 8242 and 8243.

POOLE & SONS LTD., JOHN, Incorporated Insurance Brokers, 5, Whittington Avenue, E.C.3, and at Lloyd's. Telegrams: *Poole*, *Mansion House* 3414.

PORTOUS & CO., J. LUNCAN (Estd. 1903), Incorporated Insurance Brokers, 3, Warwick Lane, E.C.4, and at Lloyd's. Telegrams: *Portous*, Phone. Telephone: *City* 7383 (2 lines).

POWELL & CO., LTD., GEO., Incorporated Insurance Brokers, 96-8, Leadenhall Street, E.C.3, and at Lloyd's. Telephone: *Avenue* 8012-2.

POWELL, W. ALLAN LTD. Insurance Brokers and Reinsurance Agents, 1, Cornhill, E.C.3. Telephone: *Mansion House* 5274. Telegrams: *Walpolex*, Stock, London.

PRICE FORBES & CO., LTD., King William Street House, Arthur Street, E.C.4, and at Lloyd's. Telegrams: *Priceless*, Cannon, London. Telephone: *Mansion House* 5432 (20 lines).

PRIMROSE, CAMPELLE & BIRD (LONDON), LTD.Roman Wall House, 1, Crutched Friars, E.C.3. Telephone: *Acial* 1437-8-9. Telegrams: *Primrocum*, Ald, London.

RATCLIFFE & CO., Insurance Brokers, Seabrook Chambers, 56, High Street, Croydon, Surrey. Telephone: Croydon 4177.

REYNELL, G. M. & CO., LTD., Insurance Brokers. All classes except marine. Specialist naval and military services. Carlton House, Regent Street, S.W.1. Telephone: Whitehall 2025.

RISLEY & SONS, LTD., HENRY L., (*Wills, Faber & Dumas, Ltd.*), Insurance Brokers and Underwriters. 54, Leadenhall Street, London, E.C.3. Telegrams: Henry Risley, Fen, London. Telephone: Royal 3411.

ROBERTSON, URQUHART & CO., LTD., Incorporated Insurance Brokers, 15, St. Helen's Place, E.C.3, and at Lloyd's. Telegrams: Atrisks, Stock, London. Telephones: London Wall 3577.

ROSE BROTHERS, Insurance Brokers, 23-5, Billiter Street, London, E.C.3, and at Lloyd's, E.C.3. Telegrams: Callboy, Fen, London. Telephone: Royal 5341-2.

ROWE (BURTON) & VINER, LTD., 11, Queen Victoria Street, E.C.4, and at Lloyd's. Telegrams: Buyador, Cannon. Telephone: City 3305 (5 lines).

RUEGG & SON, LTD., Incorporated Insurance Brokers, 19, 21, Queen Victoria Street, E.C.4. Telephone: City 3361. Estd. 1859.

SAMSON, MENZIES, LIMITED, Palmerston House, 51, Bishopsgate, London, E.C.2, and at Lloyd's. Telegrams: Publieness, Stock, London. Telephones: London Wall 2934 (Private Exchange).

SASSERATH, ALFRED & CO.,

199, Piccadilly, W.1.

Incorporated Insurance Brokers. Telephone: Regent 6677 (4 lines).

SAVILL, GOUGH, HAY & CO.,

Fenchurch House, 5, Fenchurch Street, E.C.3, and at Lloyd's.

Incorporated Insurance Brokers. Cables: Feasible, London. Telegrams: Feasible, Stock, London. Telephone: Mansion House 1421 (4 lines).

SCOTT NORTH & CO., LTD., Insurance Brokers, 3, Lloyds Avenue, E.C.3, and at Lloyd's. Telephone: Royal 6335 (4 lines).

SEDGWICK, COLLINS & CO., LTD.,

7, Gracechurch Street, E.C.3, and at Lloyd's.

Incorporated Insurance Brokers. Telegrams: Sedgwick, Stock, London. Telephone: Mansion House 1421 (4 lines). Incorporated Insurance Brokers. Cables: Feasible, London. Telegrams: Feasible, Stock, London. Telephone: Mansion House 1421 (4 lines).

SEDGWICK, COLLINS (AGENCIES) LTD.,

Bell Yard, Gracechurch Street, E.C.3.

Reinsurance Brokers and Agents. Telegrams: Reinsure, Stock, London. Telephone: Mansion House 8848 (2 lines).

SHEAD & CO., LTD., A. T., Insurance Brokers, 10, 12, Building, 3-4, Lime Street, E.C.3, and at Lloyd's. Telegrams: Insarokers, Stock, London. Telephone: Mansion House 3782. Correspondence: 1, Rue Elie de la Place de la Trinité, 1, Téléphone: Paralel 92-81. Telegrams: 121. E.C.3. Royal: Telephone: Branches 17-74-10.

SHUTTON, KITH & CO., LTD., Insurance Brokers, Adelaide House, 11, King William Street, E.C.3, and at Lloyd's and the Baltic Exchange. Telegrams: Kith, Fen, London. Telephone: Mansion House 8521 (5 lines).

SIMMONS, PARKIS & CO., Incorporated Insurance Brokers, 5, Leadenhall Street, E.C.3, and at Lloyd's. Telegrams: Sims, Stock, London. Telephone: Mansion House 0236-7.

SMITH & SON, CHARLIS, Incorporated Insurance Brokers, 27, Leadenhall Street, E.C.3. Estd. 1829. 11, 13, 15, 17, 19, 21, 23, 25, 27, 29, 31, 33, 35, 37, 39, 41, 43, 45, 47, 49, 51, 53, 55, 57, 59, 61, 63, 65, 67, 69, 71, 73, 75, 77, 79, 81, 83, 85, 87, 89, 91, 93, 95, 97, 99, 101, 103, 105, 107, 109, 111, 113, 115, 117, 119, 121, 123, 125, 127, 129, 131, 133, 135, 137, 139, 141, 143, 145, 147, 149, 151, 153, 155, 157, 159, 161, 163, 165, 167, 169, 171, 173, 175, 177, 179, 181, 183, 185, 187, 189, 191, 193, 195, 197, 199, 201, 203, 205, 207, 209, 211, 213, 215, 217, 219, 221, 223, 225, 227, 229, 231, 233, 235, 237, 239, 241, 243, 245, 247, 249, 251, 253, 255, 257, 259, 261, 263, 265, 267, 269, 271, 273, 275, 277, 279, 281, 283, 285, 287, 289, 291, 293, 295, 297, 299, 301, 303, 305, 307, 309, 311, 313, 315, 317, 319, 321, 323, 325, 327, 329, 331, 333, 335, 337, 339, 341, 343, 345, 347, 349, 351, 353, 355, 357, 359, 361, 363, 365, 367, 369, 371, 373, 375, 377, 379, 381, 383, 385, 387, 389, 391, 393, 395, 397, 399, 401, 403, 405, 407, 409, 411, 413, 415, 417, 419, 421, 423, 425, 427, 429, 431, 433, 435, 437, 439, 441, 443, 445, 447, 449, 451, 453, 455, 457, 459, 461, 463, 465, 467, 469, 471, 473, 475, 477, 479, 481, 483, 485, 487, 489, 491, 493, 495, 497, 499, 501, 503, 505, 507, 509, 511, 513, 515, 517, 519, 521, 523, 525, 527, 529, 531, 533, 535, 537, 539, 541, 543, 545, 547, 549, 551, 553, 555, 557, 559, 561, 563, 565, 567, 569, 571, 573, 575, 577, 579, 581, 583, 585, 587, 589, 591, 593, 595, 597, 599, 601, 603, 605, 607, 609, 611, 613, 615, 617, 619, 621, 623, 625, 627, 629, 631, 633, 635, 637, 639, 641, 643, 645, 647, 649, 651, 653, 655, 657, 659, 661, 663, 665, 667, 669, 671, 673, 675, 677, 679, 681, 683, 685, 687, 689, 691, 693, 695, 697, 699, 701, 703, 705, 707, 709, 711, 713, 715, 717, 719, 721, 723, 725, 727, 729, 731, 733, 735, 737, 739, 741, 743, 745, 747, 749, 751, 753, 755, 757, 759, 761, 763, 765, 767, 769, 771, 773, 775, 777, 779, 781, 783, 785, 787, 789, 791, 793, 795, 797, 799, 801, 803, 805, 807, 809, 811, 813, 815, 817, 819, 821, 823, 825, 827, 829, 831, 833, 835, 837, 839, 841, 843, 845, 847, 849, 851, 853, 855, 857, 859, 861, 863, 865, 867, 869, 871, 873, 875, 877, 879, 881, 883, 885, 887, 889, 891, 893, 895, 897, 899, 901, 903, 905, 907, 909, 911, 913, 915, 917, 919, 921, 923, 925, 927, 929, 931, 933, 935, 937, 939, 941, 943, 945, 947, 949, 951, 953, 955, 957, 959, 961, 963, 965, 967, 969, 971, 973, 975, 977, 979, 981, 983, 985, 987, 989, 991, 993, 995, 997, 999, 1001, 1003, 1005, 1007, 1009, 1011, 1013, 1015, 1017, 1019, 1021, 1023, 1025, 1027, 1029, 1031, 1033, 1035, 1037, 1039, 1041, 1043, 1045, 1047, 1049, 1051, 1053, 1055, 1057, 1059, 1061, 1063, 1065, 1067, 1069, 1071, 1073, 1075, 1077, 1079, 1081, 1083, 1085, 1087, 1089, 1091, 1093, 1095, 1097, 1099, 1101, 1103, 1105, 1107, 1109, 1111, 1113, 1115, 1117, 1119, 1121, 1123, 1125, 1127, 1129, 1131, 1133, 1135, 1137, 1139, 1141, 1143, 1145, 1147, 1149, 1151, 1153, 1155, 1157, 1159, 1161, 1163, 1165, 1167, 1169, 1171, 1173, 1175, 1177, 1179, 1181, 1183, 1185, 1187, 1189, 1191, 1193, 1195, 1197, 1199, 1201, 1203, 1205, 1207, 1209, 1211, 1213, 1215, 1217, 1219, 1221, 1223, 1225, 1227, 1229, 1231, 1233, 1235, 1237, 1239, 1241, 1243, 1245, 1247, 1249, 1251, 1253, 1255, 1257, 1259, 1261, 1263, 1265, 1267, 1269, 1271, 1273, 1275, 1277, 1279, 1281, 1283, 1285, 1287, 1289, 1291, 1293, 1295, 1297, 1299, 1301, 1303, 1305, 1307, 1309, 1311, 1313, 1315, 1317, 1319, 1321, 1323, 1325, 1327, 1329, 1331, 1333, 1335, 1337, 1339, 1341, 1343, 1345, 1347, 1349, 1351, 1353, 1355, 1357, 1359, 1361, 1363, 1365, 1367, 1369, 1371, 1373, 1375, 1377, 1379, 1381, 1383, 1385, 1387, 1389, 1391, 1393, 1395, 1397, 1399, 1401, 1403, 1405, 1407, 1409, 1411, 1413, 1415, 1417, 1419, 1421, 1423, 1425, 1427, 1429, 1431, 1433, 1435, 1437, 1439, 1441, 1443, 1445, 1447, 1449, 1451, 1453, 1455, 1457, 1459, 1461, 1463, 1465, 1467, 1469, 1471, 1473, 1475, 1477, 1479, 1481, 1483, 1485, 1487, 1489, 1491, 1493, 1495, 1497, 1499, 1501, 1503, 1505, 1507, 1509, 1511, 1513, 1515, 1517, 1519, 1521, 1523, 1525, 1527, 1529, 1531, 1533, 1535, 1537, 1539, 1541, 1543, 1545, 1547, 1549, 1551, 1553, 1555, 1557, 1559, 1561, 1563, 1565, 1567, 1569, 1571, 1573, 1575, 1577, 1579, 1581, 1583, 1585, 1587, 1589, 1591, 1593, 1595, 1597, 1599, 1601, 1603, 1605, 1607, 1609, 1611, 1613, 1615, 1617, 1619, 1621, 1623, 1625, 1627, 1629, 1631, 1633, 1635, 1637, 1639, 1641, 1643, 1645, 1647, 1649, 1651, 1653, 1655, 1657, 1659, 1661, 1663, 1665, 1667, 1669, 1671, 1673, 1675, 1677, 1679, 1681, 1683, 1685, 1687, 1689, 1691, 1693, 1695, 1697, 1699, 1701, 1703, 1705, 1707, 1709, 1711, 1713, 1715, 1717, 1719, 1721, 1723, 1725, 1727, 1729, 1731, 1733, 1735, 1737, 1739, 1741, 1743, 1745, 1747, 1749, 1751, 1753, 1755, 1757, 1759, 1761, 1763, 1765, 1767, 1769, 1771, 1773, 1775, 1777, 1779, 1781, 1783, 1785, 1787, 1789, 1791, 1793, 1795, 1797, 1799, 1801, 1803, 1805, 1807, 1809, 1811, 1813, 1815, 1817, 1819, 1821, 1823, 1825, 1827, 1829, 1831, 1833, 1835, 1837, 1839, 1841, 1843, 1845, 1847, 1849, 1851, 1853, 1855, 1857, 1859, 1861, 1863, 1865, 1867, 1869, 1871, 1873, 1875, 1877, 1879, 1881, 1883, 1885, 1887, 1889, 1891, 1893, 1895, 1897, 1899, 1901, 1903, 1905, 1907, 1909, 1911, 1913, 1915, 1917, 1919, 1921, 1923, 1925, 1927, 1929, 1931, 1933, 1935, 1937, 1939, 1941, 1943, 1945, 1947, 1949, 1951, 1953, 1955, 1957, 1959, 1961, 1963, 1965, 1967, 1969, 1971, 1973, 1975, 1977, 1979, 1981, 1983, 1985, 1987, 1989, 1991, 1993, 1995, 1997, 1999, 2001, 2003, 2005, 2007, 2009, 2011, 2013, 2015, 2017, 2019, 2021, 2023, 2025, 2027, 2029, 2031, 2033, 2035, 2037, 2039, 2041, 2043, 2045, 2047, 2049, 2051, 2053, 2055, 2057, 2059, 2061, 2063, 2065, 2067, 2069, 2071, 2073, 2075, 2077, 2079, 2081, 2083, 2085, 2087, 2089, 2091, 2093, 2095, 2097, 2099, 2101, 2103, 2105, 2107, 2109, 2111, 2113, 2115, 2117, 2119, 2121, 2123, 2125, 2127, 2129, 2131, 2133, 2135, 2137, 2139, 2141, 2143, 2145, 2147, 2149, 2151, 2153, 2155, 2157, 2159, 2161, 2163, 2165, 2167, 2169, 2171, 2173, 2175, 2177, 2179, 2181, 2183, 2185, 2187, 2189, 2191, 2193, 2195, 2197, 2199, 2201, 2203, 2205, 2207, 2209, 2211, 2213, 2215, 2217, 2219, 2221, 2223, 2225, 2227, 2229, 2231, 2233, 2235, 2237, 2239, 2241, 2243, 2245, 2247, 2249, 2251, 2253, 2255, 2257, 2259, 2261, 2263, 2265, 2267, 2269, 2271, 2273, 2275, 2277, 2279, 2281, 2283, 2285, 2287, 2289, 2291, 2293, 2295, 2297, 2299, 2301, 2303, 2305, 2307, 2309, 2311, 2313, 2315, 2317, 2319, 2321, 2323, 2325, 2327, 2329, 2331, 2333, 2335, 2337, 2339, 2341, 2343, 2345, 2347, 2349, 2351, 2353, 2355, 2357, 2359, 2361, 2363, 2365, 2367, 2369, 2371, 2373, 2375, 2377, 2379, 2381, 2383, 2385, 2387, 2389, 2391, 2393, 2395, 2397, 2399, 2401, 2403, 2405, 2407, 2409, 2411, 2413, 2415, 2417, 2419, 2421, 2423, 2425, 2427, 2429, 2431, 2433, 2435, 2437, 2439, 2441, 2443, 2445, 2447, 2449, 2451, 2453, 2455, 2457, 2459, 2461, 2463, 2465, 2467, 2469, 2471, 2473, 2475, 2477, 2479, 2481, 2483, 2485, 2487, 2489, 2491, 2493, 2495, 2497, 2499, 2501, 2503, 2505, 2507, 2509, 2511, 2513, 2515, 2517, 2519, 2521, 2523, 2525, 2527, 2529, 2531, 2533, 2535, 2537, 2539, 2541, 2543, 2545, 2547, 2549, 2551, 2553, 2555, 2557, 2559, 2561, 2563, 2565, 2567, 2569, 2571, 2573, 2575, 2577, 2579, 2581, 2583, 2585, 2587, 2589, 2591, 2593, 2595, 2597, 2599, 2601, 2603, 2605, 2607, 2609, 2611, 2613, 2615, 2617, 2619, 2621, 2623, 2625, 2627, 2629, 2631, 2633, 2635, 2637, 2639, 2641, 2643, 2645, 2647, 2649, 2651, 2653, 2655, 2657, 2659, 2661, 2663, 2665, 2667, 2669, 2671, 2673, 2675, 2677, 2679, 2681, 2683, 2685, 2687, 2689, 2691, 2693, 2695, 2697, 2699, 2701, 2703, 2705, 2707, 2709, 2711, 2713, 2715, 2717, 2719, 2721, 2723, 2725, 2727, 2729, 2731, 2733, 2735, 2737, 2739, 2741, 2743, 2745, 2747, 2749, 2751, 2753, 2755, 2757, 2759, 2761, 2763, 2765, 2767, 2769, 2771, 2773, 2775, 2777, 2779, 2781, 2783, 2785, 2787, 2789, 2791, 2793, 2795, 2797, 2799, 2801, 2803, 2805, 2807, 2809, 2811, 2813, 2815, 2817, 2819, 2821, 2823, 2825, 2827, 2829, 2831, 2833, 2835, 2837, 2839, 2841, 2843, 2845, 2847, 2849, 2851, 2853, 2855, 2857, 2859, 2861, 2863, 2865, 2867, 2869, 2871, 2873, 2875, 2877, 2879, 2881, 2883, 2885, 2887, 2889, 2891, 2893, 2895, 2897, 2899, 2901, 2903, 2905, 2907, 2909, 2911, 2913, 2915, 2917, 2919, 2921, 2923, 2925, 2927, 2929, 2931, 2933, 2935, 2937, 2939, 2941, 2943, 2945, 2947, 2949, 2951, 2953, 2955, 2957, 2959, 2961, 2963, 2965, 2967, 2969, 2971, 2973, 2975, 2977, 2979, 2981, 2983, 2985, 2987, 2989, 2991, 2993, 2995, 2997, 2999, 3001, 3003, 3005, 3007, 3009, 3011, 3013, 3015, 3017, 3019, 3021, 3023, 3025, 3027, 3029, 3031, 3033, 3035, 3037, 3039, 3041, 3043, 3045, 3047, 3049, 3051, 3053, 3055, 3057, 3059, 3061, 3063, 3065, 3067, 3069, 3071, 3073, 3075, 3077, 3079, 3081, 3083, 3085, 3087, 3089, 3091, 3093, 3095, 3097, 3099, 3101, 3103, 3105, 3107, 3109, 3111, 3113, 3115, 3117, 3119, 3121, 3123, 3125, 3127, 3129, 3131, 3133, 3135, 3137, 3139, 3141, 3143, 3145, 3147, 3149, 3151, 3153, 3155, 3157, 3159, 3161, 3163, 3165, 3167, 3169, 3171, 3173, 3175, 3177, 3179, 3181, 3183, 3185, 3187, 3189, 3191, 3193, 3195, 3197, 3199, 3201, 3203, 3205, 3207, 3209, 3211, 3213, 3215, 3217, 3219, 3221, 3223, 3225, 3227, 3229, 3231, 3233, 3235, 3237, 3239, 3241, 3243, 3245, 3247, 3249, 3251, 3253, 3255, 3257, 3259, 3261, 3263, 3265, 3267, 3269, 3271, 3273, 3275, 3277, 3279, 3281, 3283, 3285, 3287, 3289, 3291, 3293, 3295, 3297, 3299, 3301, 3303, 3305, 3307, 3309, 3311, 3313, 3315, 3317, 3319, 3321, 3323, 3325, 3327, 3329, 3331, 3333, 3335, 3337, 3339, 3341, 3343, 3345, 3347, 3349, 3351, 3353, 3355, 3357, 3359, 3361, 3363, 3365, 3367, 3369, 3371, 3373, 3375, 3377, 3379, 3381, 3383, 3385, 3387, 3389, 3391, 3393, 3395, 3397, 3399, 3401, 3403, 3405, 3407, 3409, 3411, 3413, 3415, 3417, 3419, 3421, 3423, 3425, 3427, 3429, 3431, 3433, 3435, 3437, 3439, 3441, 3443, 3445, 3447, 3449, 3451, 3453, 3455, 3457, 3459, 3461, 3463, 3465, 3467, 3469, 3471, 3473, 3475, 3477, 3479, 3481, 3483, 3485, 3487, 3489, 3491, 3493, 3495, 3497, 3499, 3501, 3503, 3505, 3507, 3509, 3511, 3513, 3515, 3517, 3519, 3521, 3523, 3525, 3527, 3529, 3531, 3533, 3535, 3537, 3539, 3541, 3543, 3545, 3547, 3549, 3551, 3553, 3555, 3557, 3559, 3561, 3563, 3565, 3567, 3569, 3571, 3573, 3575, 3577, 3579, 3581, 3583, 3585, 3587, 3589, 3591, 3593, 3595, 3597, 3599, 3601, 3603, 3605, 3607, 3609, 3611, 3613, 3615, 3617, 3619, 3621, 3623, 3625

WOOLLAND & CO., LTD.,

11, Poultry, London, E.C.2.

Insurance Brokers. Cables: *Deniquetter*, London. Telephone: City 6631. Codes: Bentley, London and A.B.C. Foreign Agents specially catered for**WRIGHT & COMPANY, F. L.,** Incorporated Insurance Brokers, 9, St. Thomas Street, S.E.1 and at Lloyd's. Telegrams: *Wyrwright*, Boroh, London. Telephone: Hop 1262-3.**WRIGHT, DEEN & CO. LTD.,** Insurance Brokers, King William Street House, Arthur Street, E.C.4, and at Lloyd's. Telegrams: *Wrideen*, Camou, London. Telephone: *Manson Horse* 9131 (4 lines).**WYATT & SONS, LTD.,** GEO. M., Insurance and Reinsurance Service, Leadenhall House 101 Leadenhall Street, E.C.3. Telegrams: *Wyatt*, London. Telephone: *Avenue* 5746 (3 lines).**ABERDEEN****GORDON, FRANCIS R.,** Insurance Broker, 9, Crown Street, Aberdeen. All kinds of insurances effected. Life, Marine and Motor a specialty. Claims adjusted. Telephones: 1274 and 1785 (private). E.C.1. 1892**AMERSHAM, Bucks.****BUCKS INSURANCE BUREAU LTD.,** Incorporated Insurance Brokers, Oakfield Corner. Telephone: 77. Specialising in Motor and Life. Managing Director: Clarence D. Defriez, A.C.I.B., A.C.I.S.**BELFAST****ALDERDICE, W. W. (R. S. Alderdice, F.C.I.B.,** Proprietor), Insurance Broker and Marine Underwriting Agent, 9, Wellington Place, Belfast. Telephone: 20752, *Belfast*. Telegrams: *Premium*, Belfast.**REID, LTD, E. and H.,** Insurance Brokers and Claims Assessors, 17, Wellington Place, Belfast. Telephone: 20044-5.**BIRMINGHAM****ANDREWES & BRADLEY,** Incorporated Insurance Brokers, 55, Temple Row, Birmingham. Telegrams: *Average*. Telephone 4811 and 4812 *Midland*.**COOPER, HILL & HIORNS,** Incorporated Insurance Brokers, 156, Edmund Street, Birmingham 3. Telegrams: *Discreet*. Telephone: *Central* 7258. London Office: 147, Cannon Street, E.C.4.**RISELEY & SONS, LTD.,** HENRY L. (*Willis, Faber & Dumas, Ltd.*), Insurance Brokers and Underwriters, 27, Temple Street, Birmingham. Telegrams: *Henry Riseley*, Birmingham. Telephone: *Midland* 6138.**SEDGWICK, COLLINS & CO., LTD.,**

7, Gracechurch Street, E.C.3, and at Lloyd's.

Incorporated Insurance Brokers. Telegrams: *Sedgwick*, Stock, London. Telephone: *Manson House* 9838 (14 lines). Birmingham: *Phoenix Chambers*, Colmore Row, Hanley: 17, Stafford Street. Allied with Wm. Heap & Son, Ltd., Manchester.**WRAY & CO. (BIRMINGHAM) LTD.,** Insurance Brokers, 136, Corporation Street, Birmingham, 4. Telephone: *Central* 1725/6. Also at Wolverhampton, Hanley and Burton-on-Trent.**BOLTON****STANDRING & SON, J.,** Incorporated Insurance Brokers, 14, Bowkers Row, Bolton. Telephone: 146.**BRADFORD****BAIN & SONS, LTD., A. W.,**

Lloyd's Bank Buildings, Hustlergate, Bradford.

Incorporated Insurance Brokers. Telegrams: *Marine*, Bradford. Telephone: *Bradford* 8054 (3 lines). (See Leeds and London.)**DURANT, A. C., A.C.I.B.,**

Bank Street Chambers, 49, Bank Street, Bradford.

Incorporated Insurance Broker. Telegrams: *Insure*, Bradford. Telephone: 1919. After office hours, 3673 & 3674.**JONES & FOVL LTD.,** Insurance Brokers, 21, Forster Street, Bradford. Telegrams: *Zenda*, Bradford. Telephone: *Bradford* 794.**PACKETT, SYDNEY, F.C.I.B.,**

Lloyd's Bank Chambers, Hustlergate, Bradford.

Insurance Broker and Adviser. Telegrams: *Packett*, Bradford. Telephone: 5032/3. After Office hours 4351.**BRISTOL****COOPER & CO., MORLEY, H.,**

Lloyd's Bank Chambers, 5, Baldwin Street, Bristol, 1.

Insurance Brokers. Telephone: *Bristol* 23379**LATIMER THOMAS BROS., LTD.,** Insurance Brokers (Incorporated), 4, Unity Street, College Green, Bristol. Telegrams: *Adviser*, Bristol. Telephone: *Bristol* 25321-2.**RISELEY & SONS, LTD.,** HENRY L. (*Willis, Faber & Dumas, Ltd.*), Insurance Brokers and Underwriters, 30, Clare Street, Bristol, 1. Telegrams: *Henry Riseley*, Bristol. Telephone: *Bristol* 24006.**BROMLEY, Kent****DAVIES, G. R.,** Insurance Brokers, 2, Ferndale, Bromley Kent. Telephone: *Ravensbourne* 0340.**CARDIFF****BILBROUGH, A. & CO., LTD.,**

Imperial Buildings, Mount Stuart Square, Cardiff.

Insurance Brokers. Telegrams: *Bilbrough*. Telephone: *Cardiff* 2068. Also at London (Head Office), Walsingham House, 35, Seething Lane, E.C.3, and at Lloyd's, Swansea: Gloucester House, Newcastle-on-Tyne: Norfolk House, 90, Grey Street.**RISELEY & SONS, LTD.,** HENRY L. (*Willis, Faber & Dumas, Ltd.*), Insurance Brokers and Underwriters, 34/35, West Bute Street, Docks, Cardiff. Telegrams: *Henry Riseley*, Cardiff. Telephone: 14-5.**CARLISLE****LENNOX-MARTIN, L.,** Insurance and Mortgage Broker, Ocean Buildings, 13/15, Bank Street, Carlisle. Telephone: 806.**CHELMSFORD****LINN, L. M. & SON, LTD.,** Incorporated Insurance Brokers, 25, New London Road, Chelmsford. Telephone: *Chelmsford* 2867.**COLCHESTER****LINDSAY, J.,** Insurance Broker, St. John's Avenue, Colchester. Telephone: 2476.**COVENTRY****SMITH & BERRY,** Incorporated Insurance Brokers, 30, Cross Cheaping, Coventry. Telephone: *Coventry* 5307-8.

DORKING

SAUNDERS, A. T. & CO., LTD., 43 & 45, High Street, Dorking. Telephone: *Dorking* 3058, and at Horsham, Sussex.

DUBLIN**BRENNAN INSURANCES LIMITED,**

1, 2 & 3, Westmoreland Street, Dublin, C.4.

Insurance Brokers. Telegrams: *Brensure* Dublin. Telephone: 22358 (3 lines).

COYLE & CO. (BROKERS), LTD.,

7, Anglessea Street, Dublin. (Head Office)

Telephone: *Dublin* 22181-2-3. Telegrams: *Insurance*, Dublin. Branches:—61, South Mall, Cork. Telephone: *Cork* 176. Telegrams: *Insura*, Cork. 5, Glantworth Street, Limerick. Telephone: *Limerick* 427. Telegrams: *Insurance*, Limerick. 76, The Quay, Waterford. Telephone: *Waterford* 405. Telegrams: *Insurance*, Waterford. 49, Clanbrassil Street, Dundalk. Telegrams: *Insurance*, Dundalk. Mary Street, Malinbeg. Telegrams: *Insurance*, Mullingar. 52, *Edin* St. London, E.C.3. Telephone: *Mansion House* 1172-3-4. Telegrams: *Insure*, Stock, London.

DENTER, G. L., P.C., Insurance Broker, 29 and 30, Dame Street, Dublin. Telegrams: *Dexterty*, Dublin. Telephone: 23162.

ELLIOTT, F. W., Insurance Broker, 3, Molesworth Street, Dublin. Telephone: 43796.

MacDONAGH & BOLAND, LTD.,

51, Dame Street, Dublin.

Insurance Brokers and Income Tax Agents. Telephone: 22288 (3 lines). Telegrams: *Arrange*, Dublin.

WILEY & CO., LTD., HAROLD J., 32, Nassau Street, Dublin. And at 55, Cornmarket Street, Oxford.

DUNDEE

LOGIE & CO., JAMES, Insurance Brokers, 2, India Buildings, Victoria Road, Dundee. Telephone: 4104 (2 lines). Telegrams: *Logie*, Dundee.

STENHOUSE, A. R. & PARTNERS, LTD., Insurance Brokers, 21, Albert Square, Dundee. Telegrams: *Assure*, Dundee. Telephone: *Dundee* 5050.

EDINBURGH

ALEXANDER & MACDONALD LTD., Incorporated Insurance Brokers, 6, Hope Street, Edinburgh, 2. Telephone: 31571 (2 lines). Telegrams: *Policy*, Edinburgh.

HAYNE, J. H., A.C.I.B., Incorporated Insurance Broker, 37, George Street, Edinburgh. Telephone: *Edinburgh* 20992.

RICHARDS & MASTERTON, LTD.,

6, York Place, Edinburgh, 1.

Insurance Brokers, Incorporating Maud C. Brunton and United General Insurance Company. Telegrams: *Myosotis*, Edinburgh. Telephone: 28012.

STENHOUSE, A. R. & PARTNERS, LTD., Insurance Brokers, 23, St. Andrew Square, Edinburgh. Telegrams: *Assure*, Edinburgh. Telephone: 27543.

ELLAND, Yorks.**BAILEY & CO., J.,**

Central Chambers, Elland.

Insurance Brokers. Telephone and Telegrams: *Elland* 565. After office hours, *Elland* 172.

ENFIELD

MALIER & CO., LTD., LESLIE P., Insurance Brokers, 8, Silver Street, Enfield Town. Telephones: *Enfield* 4262 and 4263.

GLASGOW

HUTCHISON & CRAFT, LTD., Insurance Brokers, 27, Hope Street, Glasgow, C.2. Telephones: *Central* 2508-9. Telegrams: *Security*, Glasgow.

MACALASTER (JAS. M.) & ALISON, Insurance Brokers, 186 West George Street, Glasgow, C.2. Telephone: *Douglas* 1852 (4 lines). Telegrams: *Drysdale*, Glasgow.

McNAB, LTD., R., Insurance Brokers & Agents, 65, West Regent Street, Glasgow, C.2. Telephone: *Douglas* 4590.

MUNN, MACGREGOR & PARTNERS, LTD., Incorporated Insurance Brokers, 88, St. Vincent Street, Glasgow, C.2. Telephone: *Central* 2671/2. Telegrams: *Airiscas*, Glasgow.

PEACOCK, D. L. ROBERTSON & CO., LTD., 111, Union Street, Glasgow, C.1. Telephone: *Central* 1120. Telegrams: *Explain*, Glasgow.

STENHOUSE, A. R. & PARTNERS, LTD., Insurance Brokers, 117, St. Vincent Street, Glasgow, C.2. Telegrams: *Assure*, Glasgow. Telephone: *Central* 5051 (4 lines).

TURNER, J. E. & COPLAND, Incorporated Insurance Brokers, 101, St. Vincent Street, Glasgow. Telegrams: *Separate*, Glasgow. Telephone: *Central* 6122 and 6123.

GUILDFORD

BROWN & CO., LTD., GRAHAM, Incorporated Insurance Brokers, Equitable House, 159, High Street, Guildford. Telephone: *Guildford* 1826.

HALIFAX

BALL & CROSBY, LTD., P. F., Incorporated Insurance Brokers, 11, Wood's End, Halifax. Telephone: 2947. Telegrams: *Indemnity*, Halifax.

HEXHAM

SPARK, H. C., Insurance Broker, Midland Bank Chambers, Hexham. Telephone: 22. Telegrams: *At Carlisle*.

HIGH WYCOMBE, Bucks.**BENNETT & SON, J.,**

36a, High Street, High Wycombe.

Incorporated Insurance Brokers. Telephone: 288.

HORSHAM

SAUNDERS, A. T. & CO., LTD., 33, London Road, Horsham. Telephone: *Horsham* 766, and at Peckinp, Surrey.

HULL

COLLINGWOOD, E. J., LTD., Incorporated Insurance Brokers, Ferensway Chambers, Ferensway, Hull. Telegrams: *Insurable*, Hull. Telephones: *Central* 16062 and 16063.

GOWER & ANDREWS, 27 Scale Lane, Hull Incorporated Insurance Brokers. Telephone : 35544.

KETTERING

TINGLE & CO., R. E., Insurance Brokers (Partners R. E. Tingle, H. M. Kirby), Market Place, Kettering Telephone : *Kettering* 2197

LEEDS

BAIN & SONS, LTD., A. W.,

Post Office House, Leeds.

Incorporated Insurance Brokers. Telegrams *Bain*, Leeds. Telephone 29631 (7 lines). Lloyd's Bank Buildings, Rastlegate, Bradford Telegrams : *Marine*, Bradford. Telephone 8054 (3 lines). 1-3, Lombard Street, London, E.C.3. Telegrams *Bainbro*, Stock, London. Cables : *Bainbro*, London. Telephone *Avenue* 5200 (7 lines). And at Lloyd's.

DICKINSON & CO., LTD., J. W., Incorporated Insurance Brokers, Merrion Chambers, Merrion Street, Leeds, 1. Telephone 29594/5/6. Telegrams : *Dickinsure*, Leeds.

LEICESTER

ADAMS, HEATH & CO., LTD.,

10, Grey Friars, Leicester.

Incorporated Insurance Brokers. (Directors : Frank T. Heath, F.C.I., Wm. T. Heath). Est. 1894. Telephones : 21002-3 *Leicester*.

HARRAP BROS. & CO., LTD.,

Eagle House, Friar Lane, Leicester.

Incorporated Insurance Brokers. Established 1853. Telegrams : *Harrap*, Leicester. Telephone : 59326.

SHAW, J. H. & CO., LTD., Incorporated Insurance Brokers, 33, Bowling Green Street, Leicester. Estd. 1860. Telephones : *Leicester* 5578-9. Telegrams : *Shaw*.

SWAIN, A. H. & CO., LTD., Incorporated Insurance Brokers, 1, St. Martin's, Leicester. Telephones : *Leicester* 22291-2. And at 9, Burton Street, Nottingham. Telephone : *Nottingham* 44679. And at 197, Hincley Road, Nuneaton Telephone : *Nuneaton* 680.

LINCOLN

HIND, JESSE,

St. Benedict Square, Lincoln.

Incorporated Insurance Broker. Telephone & Telegrams : *Lincoln* 8.

LIVERPOOL

FRIZZELL, NORMAN & PARTNERS, LTD.,

20, Chapel Street, Liverpool, and at Lloyd's.

Telegrams : *Enfrizzell*, Liverpool. Telephones : *Central* 3260 & 3261. And at 52/54, Gracechurch Street, London, E.C.3.

HARDAKER & WRIGHT, Insurance Brokers, 1, Crosshall Street, Liverpool.

MADDOCKS, LTD., THEOPHILUS,

Bear's Paw Building, 53, Lord Street, Liverpool.

Incorporated Insurance Brokers and Fire and Accident Loss Assessors. Directors : J. Maddocks, and R. R. Grisdale, A.C.I.B. Telegrams : *Claimable*, Liverpool. Telephone : *Bank* 3962. Estd. 1880.

LONG MELFORD

ROW & SONS, C. J. N., Incorporated Insurance Brokers, Long Melford and Sudbury, Suffolk. Telegrams : *Row*, Long Melford. Telephones : 205, *Long Melford* and 286 *Sudbury*.

LOUTH, Lincs.

HOWARD, J. S., Insurance Broker and Claims Agent, 44, Westgate, Louth, Lincs Telephone and Telegrams : *Louth* 335.

MAIDSTONE

J. WALLACE WATSON, LTD.,

Prentis Chambers, 39/41, Earl Street, Maidstone, and at 14, Clarges Street, Mayfair, W.1.

Insurance Brokers & Estate Agents. Specialists in all classes of Insurance Telephone : *Maidstone* 3125.

COUNTY INSURANCE BROKERS, LTD.,

Prentis Chambers, 39/41, Earl Street, Maidstone, and at 14, Clarges Street, Mayfair, W.1.

Insurance Brokers All classes of Insurance effected. Telephone : *Maidstone* 3125.

MANCHESTER

APPLETON, JOHN & SON, Incorporated Insurance Brokers, Cromwell Buildings, Blackfriars Street, Manchester. Telephone : *Blackfriars* 0553.

BURNE & WARHURST, LTD., Incorporated Insurance Brokers, 438-439 & 445, Royal Exchange, Manchester, 2. Telegrams : *Advisory*, Manchester. Telephone : *Blackfriars* 6094 (Private Branch Exchange).

HANDFORD & CO., J. W., Incorporated Insurance Brokers, 53, King Street, Manchester, 2. Telegrams : *Ansulew*. Telephone : *Blackfriars* 7884.

HEAP & SON, LTD., WM.,

78, King Street, Manchester.

Incorporated Insurance Brokers. (Allied with Sedgwick, Collins & Co., 7, Gracechurch Street, London, E.C.3.). Telegrams : *System*, Manchester. Telephones : *Blackfriars* 0107-8-9.

HINDLEY, KNIGHT & HOUGHTON LTD., Incorporated Insurance Brokers, 17, St. Ann's Square, Manchester. Telegrams : "*Claims*." Telephone : *Deansgate* 5101 & 5102.

MEREDITH & CO., J. W., Incorporated Insurance Brokers, 199, Deansgate, Manchester, 3. Telephone : *Blackfriars* 1759.

MOSCROPS INSURANCES, LIMITED,

52, Brown Street, Manchester, 2.

Incorporated Insurance Brokers. Telegrams : *Moscrop*. Telephone : *Deansgate* 5322 (3 lines).

SMITH & SON, J., Insurance Brokers, Ltd., Incorporated Insurance Brokers, 45, Cross Street, Manchester, 2. (Estd. 1870). Telephone : *Blackfriars* 3214 (2 lines).

WORSLEY & SMITH (late Wm. Smith & Co.), 94, Market Street, Manchester. Estd. 1870. Telegrams : *Allies*, Manchester. Telephone : *Deansgate* 2726.

MIDDLESBROUGH

PATTINSON, RIDLEY & CO., LTD., Royal Exchange, Middlesbrough. Telephone : *Middlesbrough* 2016 and 2017. Telegrams : *Indemnitas*, Middlesbrough.

NELSON, Lancs.

EMBLEY, J. W., Insurance Broker, 27, Vine Street, Nelson, Lancs. Telephone: *Nelson* 746.

NEWCASTLE-ON-TYNE**BILBROUGH, A. & CO., LTD.,**

Norfolk House, 90, Grey Street, Newcastle-on-Tyne.

Insurance Brokers. Telegrams: *Bilbrough*. Telephone: *Newcastle* 21653. Also at London (Head Office), Walsingham House, 35, Seething Lane, E.C.3, and at Lloyd's Cardiff Imperial Buildings, Mount Stuart Square. Swansea Gloucester House

MURRAY & CO., LTD., J. L., Insurance Consultants, 10-12, Pilgrim Street, Newcastle-on-Tyne. Telephone: 23281 (2 lines). Telegrams: *Canny*, Newcastle.

STENHOUSE, A. R. & PARTNERS, LTD., Insurance Brokers, 47, Pilgrim Street, Newcastle, 1. Telegrams: *Insurbrok*, Newcastle-on-Tyne. Telephone: 25781.

NORTHAMPTON

KING & CO. JAMES., All Saints Chambers, 5, Mercers Row, Northampton. Incorporated Insurance Brokers. Telephone: *Northampton* 1923. Telegrams: *Kinsurance*, Northampton.

NOTTINGHAM

SCANLAN, P. F. & SON, Incorporated Insurance Brokers and Claims Assessors, Armitage Chambers, Victoria Street, Nottingham. Telephone: 41263. Telegrams: *Assured*.

SHEFFIELD

COLLIER & SON, JOHN P., Incorporated Insurance Brokers, King's Chambers, Angel Street, Sheffield. Telegrams: *Insurance*, Sheffield. Telephone: 22805.

DON INSURANCES, Insurance Brokers, 8, Townhead Street, Sheffield, 1. Telephone: 23626. Telegrams: *Don* 23626, Sheffield.

KENYON, W. P., Insurance Broker, 41/43, Fargate, Sheffield. Telephone: 21262/3.

SOUTHAMPTON

ROSE, W. JOHN, Incorporated Insurance Broker, Victoria House, 23, Commercial Place, Southampton. Telephone: *Southampton* 3018.

SOUTHEND

ROGERS, ALFRED T. & F. A. & S. LEE, 632/634, London Road, Southend, Essex.

STOKE-ON-TRENT

STUCKESS & CO. BROKERS, LTD., Insurance Brokers, Edward Street, London Road, Stoke-on-Trent. Telephone: *Stoke-on-Trent* 48643 & 4681. Telegrams: *Stokers*, Stoke-on-Trent.

WANTAGE, Berks.

MORSE & SON, H. C., Insurance Brokers, Market Place, Wantage. Telephone 17. Telegrams: *Morse*, Wantage.

WATFORD

HAINES & SONS, LTD., F. H., Insurance Brokers, 173, High Street, Watford, Herts. Managing Director: F. H. Haines; Manager: Laurence E. Haines, A.C.I.I. Telephone: *Watford* 3120.

WEST BROMWICH

AULT, J. SYDNEY, LTD. (Estd. 1900), Insurance Surveyors and Brokers, West Bromwich. Telegrams: *Insurance*, West Bromwich. Telephone: 0165 *West Bromwich*.

WOLVERHAMPTON

ANNAN & JONES, Incorporated Insurance Brokers, 4, Princess Street, Wolverhampton. Telephone: 20878 (2 lines). Telegrams: *Insurance*, Wolverhampton.

FOREIGN SECTION**FRANCE**

BACH & WELMAN, General Insurance and Reinsurance Brokers, 39, Chaussée d'Antin, Paris. Cables: *Assurtoin*.

SHEAD & CO. LTD., A. T., Insurance Brokers, 1, Rue Blanche (Place de la Trinité) Paris 9e. Telephone: *Pigalle* 92-61. And 121 Rue Royale, Brussels. Telephone: *Bruxelles* 17-74-18. And at Lloyd's.

STERLING OFFICES SOC. ANON., PARIS,

51, Rue Cambon, Paris.

Reinsurance Managers and Intermediaries. Telephones: *Opera* 55-18. Telegrams: *Parsterling*, Paris.

TITEUX, P.,

25, Rue Louis-le Grand, Paris (2e).

Insurance Managers, Brokers and Agents. Telephone: *Opera* 95-40. Telegrams: *Titassur*.

NORWAY**NILSEN & CO., ANTH. B.,**

Raadhusgaten 27, Oslo.

Reinsurance Brokers. Telegrams: *Abnireins*, Oslo.

U.S.A.**STERLING OFFICES, LTD., OF NEW YORK,**

116, John Street, New York City.

Reinsurance Managers and Intermediaries. Telephone: *Trickman* 3-3436. Telegrams: *Savijo*, New York.

THE BEST SAFEGUARDS AGAINST BURGLARY

Rely-a-Bell ALARMS

Admittedly the most effective on the market. Sound and Light alarms suitable for any premises. Rely-a-Bell Central Station Alarm gives immediate Police Co-operation.

Rely-a-Bell LOCKS

Afford maximum protection with the minimum of expense. Every form of lock—each unique in design and construction. Padlocks; Mortise Locks; Locking Bars; Casement Locks. Fixing carried out anywhere by Rely-a-Bell's experienced men.

Rely-a-Bell GRILLES

Enable the safe display of valuable goods day and night. As easy to work as a blind. Can be adjusted so that grille falls instantly window is attacked. Already tested and approved by the leading insurance companies.

The

Rely-a-Bell

All Enquiries
Welcomed

Estimates Free

BURGLAR & FIRE ALARM CO., LTD.,
54, WILSON STREET, LONDON, E.C.2

Telephone: BISHOPSGATE 1955-6-7 Telegrams: RELYLOX, FINSQUARE, LONDON

BURGLARY, HOUSEBREAKING AND LARCENY STATISTICS FOR ENGLAND AND WALES.

Number of persons found guilty from 1931 to 1936.

	Total of all indictable offences.	Larceny only.	% of total.	Breaking & Entering only.	% of total.
1931	59,366	45,145	76.0	5,361	9.03
1932	64,958	48,494	74.6	6,702	10.31
1933	62,660	46,815	74.7	6,113	9.75
1934	65,736	48,634	74.0	7,085	10.78
1935	69,849	51,477	73.6	8,339	11.93
1936	72,785	53,653	73.7	8,834	12.14

Summary of number of burglary and housebreaking, etc., crimes committed and known to the Police with the Proportions to Population.

Annual Averages.				Totals	Totals	Proportions per million of population			
1900-1909	1910-1919	1920-1929	1930-1934	for year 1935	for year 1936	1900-1909	1910-1919	1920-1929	1930-1934
10,455	11,087	18,713	34,236	36,217	38,420	310.8	314.2	482.1	851.6
						in 1935		in 1936	
						891.0		940.7	

Number of persons tried on indictment and summarily for burglary, housebreaking, etc., with the proportions to population under the headings given immediately above.

1900-1909	1910-1919	1920-1929	1930-1934	Totals for year 1935	Totals for year 1936	1900-1909	1910-1919	1920-1929	1930-1934	Proportions per million of population in 1935	Proportions per million of population in 1936
2,974	3,745	4,308	6,448	8,941	9,355	88.4	106.1	111.0	160.4	220.0	229.0

Metropolitan Police Area Only.

Below are given the summarised figures for the past three years for three main classes of crime:—

Class of Crime.	Number of crimes recorded in			Increase (+) or Decrease (—) in 1937 compared with			
	1937	1936	1935	1936	1935	1934	
Preventable:—				No.	%	%	%
“Breakings”	12,818	11,227	11,572	+1,591	+14.2	—3.0	—15.8
“Larcenies”	25,887	24,560	24,732	+1,327	+5.4	—0.7	—11.0
Total Preventable	38,705	35,787	36,304	+2,918	+8.2	—1.4	—12.5
Detectable	53,457	47,990	44,082	+5,497	+12.5	+9.0	+13.9
Grand total	92,162	83,777	80,386	+8,415	+10.0	+4.3	+10.9

Analysing the “Breakings” into their different categories the following statistics reveal the numbers of indictable crimes recorded in 1937 compared with previous years:—

Description.	Number of Crimes recorded in				Increase (+) or Decrease (—) in 1936 compared with	
	1937	1936	1935	1934	1936	
Preventable Crimes:					Number	Per cent.
Burglary	302	292	251	427	+10	+3.4
Housebreaking	5,639	4,948	5,156	6,232	—691	+14.0
Shopbreaking	5,022	4,497	4,810	5,450	+525	+11.7
Attempts to break into houses and shops	1,637	1,302	1,115	1,605	—335	+25.7
Possessing housebreaking tools	218	188	240	215	+30	+16.0
Grand total	12,818	11,227	11,572	13,929	+1,591	+14.2

ASSESSORS, etc.

Names and Addresses are inserted under this heading at a charge of 1s. per line, with minimum of 5s.

An additional charge of 5s. is made for insertion of names underlined in heavy type

LONDON**BROOKS (HOWELL & BROOKS),**

4, Queen Victoria Street, E.C.4. Opposite the Mansion House.

Surveyors and Assessors to the Insurance Companies since 1818, Fire, Burglary, Farming Stock, Motors, Loss of Profits, Third Party, etc. Telephones: City 7483 and 7484. Telegrams: *Howell Brooks*, Cannon, London. Same address in the City for over 50 years.

BROWN & CO., FRANK, Surveyors and Assessors to the Insurance Offices and Lloyd's Underwriters, 52, Gracechurch Street, E.C.3. Telegrams: *Lossettell*, *Brigate*, London. Telephone: *Mansion House* 1094 (4 lines). Also at Manchester and Paris.

CAWDRON & SANT, 10-11, Lime Street, London, E.C.3 Assessors to Lloyd's Underwriters and British and Foreign Companies. Telegrams: *Expertise*, Stock. Telephone: *Mansion House* 8956. (See also under France).

COLLINS, WALTER,

Fulwood House, High Holborn, W.C.1.

Accident & General Claims Assessor.

COLLYER, J. S., 22, Cullum Street, E.C.2. Telephone: *Mansion House* 0323. Specialising Furniture and Transit Claims and Valuations

DANIEL SMITH & CO., F.S.I., F.A.I.,

4, Tokenhouse Buildings, Lothbury, E.C.2.

Chartered Surveyors and Assessors to the Insurance Offices. Telephone: *Metropolitan* 3321 and 3322.

DAVIES, R. P. & CO., Assessors to the Companies and Underwriters. 76, Westow Hill, S.E.19. Telephone: *GIP*. 1461.

ELLIS & BUCKLE, LTD.,

9, Walbrook, E.C.4.

Assessors to the Offices and Underwriters. Directors: Cuthbert Buckle, C.B., C.B.E., A.C.I.I.; Vere R. Krohn, M.C.; J. M. Presley; C. K. H. Buckle, B.A.; M. A. Rice. Telephone: City 4323 and 7031. Telegrams: *Ellisekub*, London. Assessing departments: Fire, Burglary, Third Party, Live Stock, Growing Crops, Rivalry Craft, Fidelity Guarantee, Motor and Aviation.

ELMS (KENNETH) & CO., Loss Assessors to Insurance Companies and Lloyd's Underwriters, 5, Fenchurch Street, E.C.3. Telegrams: *Kenelm*, Stock. Telephone: *Mansion House* 3186-7 and 6602. Also at Blysee Building, 56, Rue du Faubourg St. Honore, Paris. Telegrams: *Kenelm*, Paris. Telephone: *Anjou* 18-00.

GEDDES, JOHNSON & CO.,

2-3, Philpot Lane, E.C.3.

Assessors, Surveyors & Valuers. Telephone: *Mansion House* 5836-7.

HART & CO.,

Blossoms Inn, 23, Lawrence Lane, Cheapside, E.C.2.

Fire, Burglary, Motor & General Assessors to the Offices and Underwriters; Surveyors and Valuers. Partners: Cecil V. Hart; F. Reginald Heath. R.A.L.P.A. Telephone: *Metropolitan* 4567-4568-4569. Areas covered include—London, Home, Eastern & Southern Counties. Also represented at Paris, Madrid, Barcelona, Leige and Zurich.

LLOYD, E. R. & CO.,

6, Laurence Pountney Hill, E.C.4.

Assessors to the Companies and Underwriters, Workmen's Compensation, Third Party, Fire, etc. Telephones: *Mansion House* 9457-8.

MASON & CO., ROBERT, Assessors & Surveyors to the Insurance Companies and Underwriters, Suffolk House, 5, Laurence Pountney Hill, Cannon Street, E.C.4. Telephone: *Mansion House* 6810. And at Bromley, Maidstone, Margate, Chatham and Dover

McLAREN, DICK & CO.,

33, Cornhill, E.C.3.

Telephone: *Mansion House* 5374 and 7879.

NORRIS, WM., Accident and General Claims Assessor, 54, New Broad Street, London, E.C.2. Telephone: *London Wall* 3911. Telegrams: *Accladep*, Ave., London.

PAGNIEZ, HAROLD V. & CO., Assessors & Surveyors to the Offices and Underwriters. 11-12, Fenchurch Street, E.C.3. Telephone: *Mansion House* 3087.

PENROSE & GREEN,

20, Budge Row, E.C.4, and at 73/74 Jermyn St., S.W.1.

Assessors to the Insurance Offices. Telephones: City 4047-8. *Whitehall* 3638.

PERCIVAL, SYDNEY,

3, St. Helen's Place, Bishopsgate, E.C.3.

Assessor to the Companies. Telephones: *National* 1517-8 and *Wallington* 1572.

PRICE & GIBBS,

23, St. Swithin's Lane, E.C.4.

Assessors and Surveyors. Telephone: *Mansion House* 5768 (2 lines). Telegrams: *Assessors*, London.

PYCRAFT & ARNOLD,

31, Walbrook, E.C.4.

Assessors and Surveyors. Telephone: *Mansion House* 3614-5.

ROBINS, DAVIES & LITTLE, Assessors to the Insurance Companies, 33, Old Jewry, E.C.2. Telegrams: *Volition*, London. Telephone: *Metropolitan* 3121 (4 lines).

SCARF, A. S. K.,**23, King Street, Guildhall, E.C.2.**

Assessor and Licensed Valuer to the Companies and Lloyd's. Schedules prepared for All Risks and Valued Policies Established 1910. Telephone: *Metropolitan* 1330 and *Wimbledon* 4371.

SELFE & CO., Assessors of Losses for Insurance Companies, 34, Old Jewry, E.C.2. Telegrams: *Negociet*. Telephones: *Metropolitan* 8771, 8772 and 8773.

SOAR & SOAR, F.S.I.,**74/75, Cheapside, E.C.2.**

Fire and Burglary Assessors. Telephone: *City* 3804-5.

SUMMERS, HENDERSON & CO., 48, Lime Street, E.C.3. Telephone: *Mansion House* 1021 (3 lines).

TOPLIS & HARDING, Assessors, 28, Old Jewry, London, E.C.2. Telegrams: *Tophts*, London. Telephone: *Metropolitan* 8217 (5 lines).

TRUNDLE, FOULKES & CO.,**Worcester House, 7-8, Walbrook, E.C.4.**

Fire, Accident, Burglary, General. Telephone: *City* 1755-6-7. Also at Liverpool, New York, U.S.A., Central America and Rio de Janeiro.

VALENTINE, E. H., Whittington House, 5, Whittington Avenue, E.C.3. Telephone: *Mansion House* 8370.

WARREN LAMBERT, A., O.B.E., M.I.A.E.,**M.Inst.C.M.E.****5, King's Bench Walk, Inner Temple, E.C.4.**

Consulting Automobile Engineer and Assessor, Telephone: *Central* 1730. Also at Ashford, Kent, Brighton, Southampton and Southend-on-Sea.

WILD & CO., THOMAS,**Mildmay Chambers, 69, Bishopsgate, E.C.2.**

Assessors, Surveyors and Valuers to the Insurance Offices. Telephone: *London Wall* 3364/5. Also at Lewes, Sussex, and Cambridge.

WRIGHT & CO. (ASSESSORS), LTD.,**5 & 6, Lime Street, London, E.C.3.**

Assessors for all classes of Fire Losses, Accident Claims and other contingencies. Advisers and Consultants on Profit, Insurance. Telegrams: *Profawise*, Lime, London. Telephone: *Mansion House* 3108 (3 lines). Also at 77, Exchange Buildings, New Street, Birmingham. Telegrams: *Profawise*, Birmingham. Telephone: *Midland* 0845.

ABERDEEN

CRUICKSHANK & CO., GEORGE, Assessors, Surveyors and Valuers for the Insurance Companies (Fire, Loss, Burglary, All Risks and Marine), 220, Union Street, Aberdeen. Telegrams and Telephone: *Aberdeen* 5710.

CRUICKSHANK & CO., JOHN, Fire Loss Assessors, Surveyors and Valuers, 160, Union Street, Aberdeen. Telegrams: *Losses*, Aberdeen. Telephone: *Aberdeen* 1195. Also at 55, Castle Street, Edinburgh, 2. Telegrams: *Losses*, Edinburgh. Telephones: *Edinburgh* 22211 (2 lines); and 7, Ward Road, Dundee. Telegrams: *Losses*, Dundee. Telephone: *Dundee* 4265.

HUGHES, ALEX B., Assessor of Fire Losses, Motor Claims, etc., for Insurance Companies (motor engineer on staff), 148, Union Street, Aberdeen. Telegrams: *Hughes*, Aberdeen, 41. Telephone: 41.

WALKER, GEORGE & CO. (J. A. Matheson, M.Inst.C.M.E.), Motor Loss Assessors (Expert Witnesses, Third Party Investigations, etc.), 5, Union Terrace, Aberdeen. Telephone: *Aberdeen* 2801.

ASHFORD, Kent**MILNE, GEO., & CO. (FOLKESTONE), LTD.,****107, Sandgate Road, Folkestone.**

Assessors of Fire Losses, etc., and Expert Valuers to the Insurance Companies and Lloyd's Underwriters. Claims investigated in any part of Kent and Sussex. Telegrams: *Milne*, Folkestone. Telephone 3619.

WARREN LAMBERT, A., O.B.E., M.I.A.E.,**M.Inst.C.M.E.****Mill House, Hothfield, Ashford, Kent.**

Consulting Automobile Engineer and Assessor. Telephone: *Ashford* 64. Also at London, Brighton, Southampton and Southend-on-Sea.

BANGOR**ROWLAND, E. J., A.M.I.Mech.E., M.Inst.C.M.E.,****Highfield, College Road, Bangor, N. Wales.**

Consulting Motor Engineer, Assessor & Expert Witness to the leading Insurance Companies.

BEDFORD

OSBORN, W. A. R., Assessor of Fire Losses and Valuer for the Insurance Companies, North End Chambers, 35a, Garfield Street, Bedford. Telegrams: *Accuracy*, Bedford. Telephone: *Bedford* 2636.

BELFAST

CRAWFORD & CO., GEORGE, Claims Assessors (Fire, Accident, Motor), 7, Bedford Street, Belfast.

HUME & CO., WALTER, Fire Loss Assessors, 16, Donegall Square, South Belfast. Telegrams: *Settlement* Belfast. Telephone: 22683.

MONTGOMERY & SON, WM., Established 1862, Assessors of Losses for Insurance Companies and Lloyd's, 5, Bedford Street, Belfast. Telegrams: *Assessors*, Belfast. Telephone: *Belfast* 24861 (2 lines).

BIRMINGHAM

BROOKE & CO., Assessors and Surveyors to the Offices, Phoenix Chambers, 84, Colmore Row, Birmingham 3. Telephone: *Central* 1059.

COOPER, HILL AND HIRNS, Claims Assessors (Marine, Employers' Liability and Third Party), International Exchange, Edmund Street, Birmingham, 3. Telephone: *Central* 7258. Telegrams: *Discreet* Birmingham.

HOWELL & CO., THOMAS, Assessors of Fire and other losses for the Insurance Companies, Auctioneers, Valuers and Surveyors, 116, Colmore Row, Birmingham. Est. 1848. Telegrams: *Assessor*. Telephones: *Central* 6501 & 6502.

McLAREN, DICK & CO

Ocean Chambers, Waterloo Street, Birmingham
Telephone: *Central* 2158.

MILLS, (WALTER) & DEELEY, Accident Claims Assessors, Haydon Chambers, 83, High Street, Birmingham, 4. Motor and Third Party Claims Investigations and Settlements for Insurance Companies and Lloyd's Underwriters. Telephone: *Midland* 4047.

RILEY & SMITH, Assessors of Fire and other Losses for the Insurance Companies. Surveyors and Valuers. Quantity Surveyors, also Valuers of Antiques and Works of Art, King's Court, 115-117, Colmore Row, Birmingham. Telegrams: *Adjusters*. Telephone: *Central* 6673 and 6674.

BOSTON

SHARP & SON (Est. 1868), William Sharp, F.A.I.,

C. T. H. Sharp, M.A. (Oxon.).

Boston, Lincolnshire.

Assessors to the Offices for the Eastern Counties. Telegrams: *Sharp, Assessors*, Boston. Telephone: 2123.

BOURNEMOUTH

AUSTIN & McLEAN,

124, Old Christchurch Road, Bournemouth.

Motor & Marine Surveyors & Assessors. H. E. Austin, M.I.E.L., M.Inst.C.M.E., A.M.I.MECH.E. Telephone: *Bournemouth* 4310. Night: *Winton* 824.

WEBB, FREDERICK JAMES (O.B.E., J.P.), Valuer, Exeter Road, Bournemouth. Established 1880. Telegrams: *Protection*. Telephones 49 and 50.

BRADFORD

PENNEY & CO., WM.,

Lloyd's Bank Chambers, Hustlergate, Bradford.

Assessors to the Offices and Lloyd's Underwriters in all branches of Insurance. Telegrams: *Pennassor*, Bradford. Telephone: *Bradford* 2219.

BRIGHTON

GLADDING, SON, & WING,

8-11, Pavilion Buildings, Brighton.

Assessors to the Insurance Companies for upwards of half a century, who adjust Building, Stock-in-Trade, Agricultural and Domestic Contents Losses in Sussex, Surrey, Kent and Hampshire. An Engineer is retained on their staff in respect of Motor Claims. Telephone: *Brighton* 3284. Telegrams: *Survey*, Brighton.

HART & CO., Fire, Burglary, Motor and General Assessors to the Offices and Underwriters; Surveyors and Valuers. Blossoms Inn, 23, Lawrence Lane, Cheapside, E.C.2. Telephone: *Metropolitan* 4567/8/9. Areas served—London, Home, Eastern & Southern Counties.

WARREN LAMBERT, A., O.B.E., M.I.A.E.,

M.Inst.C.M.E.

8, Brunswick Place, Hove.

Consulting Automobile Engineer and Assessor. Telephone: *Hove* 328011. Also at London, Ashford, Kent, Southampton and Southend-on-Sea.

BRISTOL

BAKER, H. A.,

44, Corn Street, Bristol.

Assessor of Losses for the Insurance Companies. Telegrams: *Assessor*, Bristol. Telephones: 24672 and 67912 (House).

CUNNINGHAM & GIBAUD,

All Saints' House, Bristol.

Assessors of Fire, Burglary and other Losses for the Insurance Companies. Telegrams: *Cunningham*, Telephone: *Bristol* 22258. And at Reading and Southampton.

McLAREN, DICK & CO.,

Eagle House, Colston Avenue, Bristol, I.

Telephone: *Bristol* 24744.

SPILLER & CO., E. A.,

Canada House, Baldwin Street, Bristol.

Assessors to the Insurance Companies and Underwriters (Fire, Burglary, Motor). Telegrams: *Claims*, Bristol. Telephone: 22464 and 44251 (Private).

BROMLEY, Kent

MASON & CO., ROBERT, Assessors and Surveyors to the Insurance Companies and Underwriters, Suffolk House, 5, Laurence Pountney Hill, Cannon Street, London, E.C.4. Telephone: *Mansion House* 6810. And at Maidstone, Margate, Chatham and Dover.

BURY ST. EDMUNDS

ELLIS & BUCKLE, LTD.,

Crescent House, Bury St. Edmunds.

Assessors to the Offices and Lloyd's Underwriters. Telephone: *Bury St. Edmunds* 337. Assessing Departments: Fire, Marine, Burglary, Motors, Third Party, Live Stock, Growing Crops, River Craft, Fidelity Guarantee and Aviation.

CANTERBURY

MILNE, GEO. & CO. (FOLKESTONE), LTD.,

107, Sandgate Road, Folkestone.

Assessors of Fire Losses, etc., and Expert Valuers to the Insurance Companies and Lloyd's Underwriters. Claims investigated in any part of Kent and Sussex. Telegrams: *Milne*, Folkestone. Telephone: 3619.

CARDIFF

CUNNINGHAM & POWELL, Assessors (Fire, Motor, Burglary and Third Party), 31, Windsor Place, Cardiff. Telegrams: *Cunningham*, 921 Cardiff.

DEAN & SONS, C. H., Assessors of Fire, Burglary, and other Losses for the Insurance Companies and Underwriters, Bank Buildings, St. Mary Street, Cardiff. Telegrams: *Settlement*, Cardiff. Telephones: *Cardiff* 833 (2 lines) and *Cardiff* 2672 (House) and *Radnor* 18 (House).

CARLISLE

ROWLANDS, FRED., 112, Knowe Park Avenue, Stanwix, Carlisle, Claims Assessor, specialising in the Motor, Third Party, Workmen's Compensation and General Accident Departments.

CHELMSFORD

HART & CO., Fire, Burglary, Motor and General Assessors to the Offices and Underwriters; Surveyors and Valuers. Blossoms Inn, 23, Lawrence Lane, Cheapside, E.C.2. Telephone: *Metropolitan* 4567/8/9. Areas served—London, Home, Eastern & Southern Counties.

CORNWALL

HAMLEY & SONS, PETER, Assessors of All Classes of Losses, 11, Princess Square, Plymouth. Telegrams: *Assessors, Plymouth*. Telephones: *Plymouth* 4269 (Day); *Plymouth* 71189 (Night).

HOWELL MABBOTT, F.A.I., & SON, LTD.,**Penzance.**

Assessors of all Classes of Losses for Insurance Companies only. Telegrams: *Howell Mabbott, Penzance*. Telephone: *Penzance* 33.

DERBY**RICHARDSON & LINNELL,**

St. James's Sale Rooms, Derby; 6, Victoria Street Nottingham, and at Pelham Street, Ilkeston.

Assessors to the Offices and Underwriters. Telephones: Office—*Derby* 45641 (2 lines), Private—*Derby* 174; *Duffield* 82 or 330; Office: *Nottingham* 41332. Private: *Nottingham* 75676.

DEVON

HAMLEY & SONS, PETER, Assessors of All Classes of Losses, 11, Princess Square, Plymouth. Telegrams: *Assessors, Plymouth*. Telephones: *Plymouth* 4269 (Day); *Plymouth* 71189 (Night).

HOWELL MABBOTT, F.A.I., & SON, LTD.,**Penzance.**

Assessors of all classes of losses for Insurance Companies only. Telegrams: *Howell Mabbott, Penzance*. Telephone: *Penzance* 33.

DUBLIN

HUME & CO., WALTER, Fire Loss Assessors, 16 & 17, College Green, Dublin. Telegrams: *Claims, Dublin*. Telephone: 21214.

MONTGOMERY & SON, Wm., Insurance Assessors, Surveyors and Valuers, House and Estate Agents and Auctioneers, Gnasboro House, 24, Suffolk Street, Dublin. Telegrams: *Assessors, Dublin*. Telephone: 21633-4.

DUNDEE

CRUICKSHANK & CO., JOHN, Fire Loss Assessors, Surveyors and Valuers, 7, Ward Road, Dundee. Telegrams: *Losses, Dundee*. Telephone: *Dundee* 4265. Also at 55, Castle Street, Edinburgh, 2. Telegrams: *Losses, Edinburgh*. Telephone: *Edinburgh* 22211 (2 lines); and 160, Union Street, Aberdeen. Telegrams: *Losses, Aberdeen*. Telephone: *Aberdeen* 1195.

McLAREN, DICK & CO.,

46, Reform Street, Dundee.

Telephone: *Dundee* 2694.

EDINBURGH

CRUICKSHANK & CO., JOHN, Fire Loss Assessors, Surveyors and Valuers, 55, Castle Street, Edinburgh, 2. Telegrams: *Losses, Edinburgh*. Telephone: 22211. (2 lines). Also at 7, Ward Road, Dundee. Telegrams: *Losses, Dundee*. Telephone: *Dundee* 4265; and 160, Union Street, Aberdeen. Telegrams: *Losses, Aberdeen*. Telephone: *Aberdeen* 1195.

McLAREN, DICK & CO.,

45, Hanover Street, Edinburgh.

Telephone: *Edinburgh* 31564 and 31565.

TAIT & CO., JOHN W., 86, George Street, Edinburgh. Fire Loss Assessors, Surveyors and Valuers. Telephone: 26164.

WALKER, GEORGE & CO. (Sole partner C. A. WICKES, F.V.I., F.INST.C.M.E.), Motor Loss Assessors (Expert Witnesses, Third Party Investigations, etc.), 21, South St. David Street, Edinburgh. Telephone: *Edinburgh* 27255.

ELY**HILLS & CO., L. VINCENT,**

High Street, Ely.

Loss Assessors to the Insurance Companies, High Street, Ely. Telephone: *Ely* 12 and 114.

EXETER**WARE & SON, CHARLES E.,**

18, Bedford Circus, Exeter.

Assessors of Losses for Insurance Companies. Telegrams: *Ware, Exeter*. Telephone: 54221 and 54222.

FOLKESTONE**MILNE, GEO. & CO. (FOLKESTONE), LTD.,**

107, Sandgate Road, Folkestone.

Assessors of Fire Losses, etc., and Expert Valuers to the Insurance Companies and Lloyd's Underwriters. Claims investigated in any part of Kent and Sussex. Telegrams: *Milne, Folkestone*. Telephone: 3619.

GLASGOW

ALLAN, NORMAN G., Fire Loss Assessor to the Insurance Companies, 96, Buchanan Street, Glasgow. Telephone: *Central* 4274.

BURNS & CO., JOHN, Insurance Loss Assessors, 129, St. Vincent Street, Glasgow, C.2. Telephone: *Central* 4419.

McGILL & CO., 113, St. Vincent Street, Glasgow. Fire, Consequential Loss, Burglary and Third Party Loss Assessors. Telephone: *Central* 1691.

McLAREN, DICK & CO.,

173, St. Vincent Street, Glasgow, C.2.

Telephone: *Central* 2373 and 2374.

McTEAR & CO., LTD., ROBT., Fire, Marine and Burglary Loss Assessors for Insurance Offices, Royal Exchange Salerooms, Glasgow. Telegrams: *McTear, Glasgow*. Telephone: *Glasgow City* 6711-3.

LAIRD, JAMES, A.C.I.I. (of Robt. McTear & Co., Ltd.), Fire Loss Assessor, Glasgow.

SMITH, A. H. (of Robt. McTear & Co., Ltd.), Fire Loss Assessor, Glasgow.

DICKSON, F., A.C.I.I. (of Robt. McTear & Co., Ltd.), Fire Loss Assessor, Glasgow.

WALKER & CO., JOHN,

144, St. Vincent Street, Glasgow, C.2.

Assessors of Fire, Burglary, Motor Car and T.P. Claims to the Insurance Offices. Telephone: *Central* 4193. (Estd. 1902.)

GLOUCESTER**McLAREN, DICK & CO.,**

Freeman's Court, Twyning, Tewkesbury, Gloucester.

Telephone: *Bredon* 4.

GORLESTON

CASTLE & SON (ARTHUR B. CASTLE, F.A.I., MALCOLM A. CASTLE, F.S.I., F.A.I., Chartered Surveyor), Surveyors and Assessors to the Insurance Companies, 11, Southtown Road, Gt. Yarmouth. Established 1886. Telephone: Yarmouth 2107.

GREAT YARMOUTH

CASTLE & SON. (ARTHUR B. CASTLE, F.A.I., MALCOLM A. CASTLE, F.S.I., F.A.I., Chartered Surveyor), Surveyors and Assessors to the Insurance Companies, 11, Southtown Road, Gt. Yarmouth. Established 1886. Telephone: Yarmouth 2107.

GRIMSBY

GRESSWELL, W. J., F.A.I., F.I.A.S., Assessor of Fire Losses and Valuer, 39, Freeman Street, Grimsby, and at Cleethorpes. Telegrams: Gresswell, 2834, Grimsby. Telephones: Grimsby 2834; Cleethorpes 61785.

HULL

ROOK, HORACE, M.Inst.C.M.E., F.I.Arb.,

M.Inst.Met., A.M.I.Ae.E., F.I.M.T.

Friary Chambers, Whitefriargate, Hull.

Consulting Motor Engineer, General Claims Assessor. Motor Expert for Finance Offices and Expert Third Party Claims Assessor. Telephone: Central 35908 (2 lines).

THORP, WRIGHT & MILLS,

St. Mary's Chambers, Lowgate, Hull.

Loss Assessors to Insurance Companies. Telephone: Central 16560. And at Leeds.

WILKINSON W. EDWARD, & SON, 10 & 11, Albion Street, Hull. Claims Assessors. Telegrams: Wilkinson, Albion Street, Hull. Telephone: Central 36806 (2 lines). And at Bridlington and Scarborough.

ISLE OF MAN

ROGERS, BOWLER & CO.,

27, Athol Street, Douglas.

Fire Loss Assessors, Valuers, Arbitrators, Surveyors, etc., Telegrams: Skulantact. Telephone: Douglas 517.

KENT

MILNE, GEO. & CO. (FOLKESTONE), LTD.,

107, Sandgate Road, Folkestone.

Assessors of Fire Losses, etc., and Expert Valuers to the Insurance Companies and Lloyd's Underwriters. Claims investigated in any part of Kent and Sussex. Telegrams: Milne, Folkestone. Telephone: 3619.

LEEDS

DOYLE, FREDK. & SONS (S. Hodgson Doyle, A.R.I.B.A., A.M.I.STRUCT.E., A.R.S.N.I., A.I.ARB.), Fire and Accident Loss Assessors, Town Hall Chambers, Victoria Square, Leeds, 1. Telephone: 26902.

MOSLEY, A. & F., LTD.,

6, Wormald Row, Leeds, 2.

Fire Loss Assessors. Telephone: 31131 (4 lines). Telegrams: Rents, Leeds.

THORP, WRIGHT & MILLS,

29, East Parade, Leeds, 1 and St. Mary's Chambers, Lowgate, Hull.

Loss Assessors to Insurance Companies. Telephone: Leeds 20078-9; Collingham Bridge 39; Oakwood 66098 and Hull Central 1354. Telegrams: Adjusters, Leeds.

LEICESTER

ELLIS & BUCKLE, LTD.,

2, New Street, Leicester.

Assessors to the Offices and Underwriters. Telephones: Central 5300; Thurnby 233 (night line). Resident Manager: P. M. Sibilia. Assessing Departments: Fire and Lightning, Consequential, Marine Cargo, Agricultural, River Craft, Burglary & Accident, Contingency, Fidelity Guarantee, Motors, Aviation.

McLAREN, DICK & CO.,

9, Corridor Chambers, Market Place, Leicester.

Telephone: 65614.

POWELL & SON, Assessors of Fire, Burglary and Motor Car Losses for the Insurance Companies, Prudential Chambers, Grey Friars, Leicester. Telegrams: Assessors, Leicester. Telephone: 60637.

LINCOLN

HORACE ROOK, M.Inst.C.M.E., F.I.Arb., M.Inst.

Met., A.M.I.Ae.E., F.I.M.T. and F. T. Henderson,

M.Inst.C.M.E., A.M.I.A.E.

95, Chaucer Drive, Lincoln.

Consulting Motor Engineers. Assessors of all classes of loss, expert Third Party claims investigators. Telephone: Lincoln 1593.

LIVERPOOL

HARDAKER & WRIGHT, Fire & Burglary Loss Assessors and Valuers (Estd. 1867), 1, Crosshall Street, Liverpool. Telephone: Central 2687.

HOOPER, SIDNEY H., A.M.I.MECH.E., M.INST.C.M.E., 21, Harrington Street, Liverpool, 2. Automobile Consultant and General Claims Adjuster. Telephone: Bank 3666.

MADDOCKS, LTD., THEOPHILUS,

Bear's Paw Buildings, 53, Lord Street, Liverpool.

Incorporated Insurance Brokers and Fire and Accident Loss Assessors. (Directors: J. Maddocks, and R. R. Grisdale, A.C.I.B.). Telegrams: Claimable, Liverpool. Telephone: Bank 3962.

ROGERS, BOWLER & CO.,

The Temple, 24, Dale Street, No. 16, Building B, Liverpool.

Fire Loss Assessors, Valuers, Arbitrators, Surveyors, etc. Telegrams: Skulantact. Telephone: Bank 3738.

SPENCE, C. HILTON, Fire Loss Assessor, 10, Dale Street, Liverpool. Telephone: Central 0298. Telegrams: Refund, Liverpool.

TRUNDLE, FOULKES & CO.,

30, Exchange Street East, Liverpool.

Fire, Accident, Burglary, General. Telephones Bank 3642-3. Also at London, New York, U.S.A. Central America and Rio de Janeiro.

LOWESTOFT

CASTLE & SON (ARTHUR B. CASTLE, F.A.I., MALCOLM A. CASTLE, F.S.I., F.A.I., Chartered Surveyor), Surveyors and Assessors to the Insurance Companies, 11, Southtown Road, Gt. Yarmouth. Established 1886. Telephone: Yarmouth 2107.

MANCHESTER**BROCKLEHURST, C. & SON.,**

26, Market Street, Manchester.

Fire Loss Assessors, Valuers and Arbitrators. Telegrams: *Brockhurst*, Manchester. Telephones: *Blackfriars* 1631 (3 lines).

BROMLEY & CO., TOM R.,

Midland Bank House, 26, Cross Street, Manchester.

Loss Assessors, Valuers and Arbitrators. Telegrams: *Determine*, Manchester. Telephones: *Blackfriars* 4403 and 4404.

BROWN & CO., FRANK, Surveyors and Assessors to the Insurance Offices and Lloyd's Underwriters, 4, Chapel Walks, Manchester. Telegrams: *Lossettel*, Manchester. Telephone: *Blackfriars* 1681. Also at London and Paris.

PENNEY & CO., WM.,

21, Spring Gardens, Manchester.

Assessors of Fire, Loss of Profits, Burglary, Motor, Third Party, Workmen's Compensation and other Losses. Telegram: *Penney*. Telephones: *Deansgate* 3712, 3713 and 13714. And at Bradford.

TOPLIS & HARDING (Northern) LTD., Lloyd's Bank Buildings, King Street, Manchester. Assessors to the Insurance Companies and Lloyd's Underwriters (all classes). Telegrams: *Toplis*, Manchester. Telephones: *Blackfriars* 4838 and 4839.

NEWCASTLE-ON-TYNE

BRADSHAW, LLEWELLYN, Fire and General Assessor, 26, Mosley Street, Newcastle-on-Tyne, 1. Telephone: *Newcastle* 21790.

SMITH, J. P.,

90, Pilgrim Street, Newcastle-on-Tyne, 1.

Fire and General Loss Assessor, Licensed Valuer. Telephone: *Newcastle* 26796.

NORFOLK

ARNOLD, SON & HEDLEY, Chartered Surveyors. Assessors to the Fire Offices. Telegrams: *Assessors*, Norwich. Telephone: *Norwich* 552.

CASTLE & SON (ARTHUR B. CASTLE, F.A.I., MALCOLM A. CASTLE, F.S.I., F.A.I., Chartered Surveyor), Surveyors and Assessors to the Insurance Companies, 11, Southtown Road, Gt. Yarmouth. Established 1886. Telephone: Yarmouth 2107.

NORTHAMPTON**SMITH, CAPELL & CO.,**

6, Mercers Row, Northampton.

Consulting Engineers and Fire Assessors to the Offices and Underwriters. Telephone: *Northampton* 1577.

NORWICH

ARNOLD, SON & HEDLEY, Chartered Surveyors; Assessors to the Fire Offices. Telegrams: *Assessors*, Norwich. Telephone: *Norwich* 552.

NOTTINGHAM**BANWELL, LEONARD S., M.Inst.C.M.E.,**

Cobden Chambers, Pelham Street, Nottingham.

Motor & Special Department for Third Party Claims. Telephone: 42729. Telegrams: *Alacrity*, Nottingham.

EDWARDS & CO.,

Cobden Chambers, Pelham Street, Nottingham.

Assessors to the Offices of Fire, Profits & Burglary Losses, Marine Loss Surveyors and Consulting Engineers. Telephone and Telegrams: 41938.

McLAREN, DICK & CO.,

4, Low Pavement, Nottingham.

Telephone: *Nottingham* 3474

POWELL & SON, Assessors of Fire, Burglary, and Motor Car Losses for the Insurance Companies, Burton Buildings, Parliament Street, Nottingham. Telegrams: *Assessors*, Nottingham. Telephone: 45161.

RICHARDSON & LINNELL,

6, Victoria Street, Nottingham, St. James's Street, Derby, and Pelham Street, Ilkeston.

Assessors to the Offices and Underwriters. Telephones: Offices—*Nottingham* 41332, *Ilkeston* 43. *Derby* 45641 (2 lines). Private—*Nottingham* 75876; *Derby* 174; *Driffield* 82 or 330

PENZANCE**HOWELL MABBOTT, F.A.I., & SON, LTD.,**

Penzance.

Assessors of all classes of Losses for Insurance Companies only. Telegrams: *Howell Mabbott*, Penzance. Telephone: *Penzance* 33.

PLYMOUTH

CHEAL, P. J., Assessor of Motor Claims and Coach-building, 4, Townsend Crescent, Plymouth. Telephone: *Plymouth* 60368.

HAMLEY & SONS, PETER, Assessors of All Classes of Losses, 11, Princess Square, Plymouth. Telegrams: *Assessors*, Plymouth. Telephones: *Plymouth* 4269 (Day). *Plymouth* 71189 (Night).

McLAREN, DICK & CO.,

6, Athenaeum Terrace, Plymouth.

Telephone: *Plymouth* 60494.

PRESTON

FAIRCLOUGH, RICHARD, M.I.M.T., M.Inst.C.M.E., A.D. and T.P., Motor Claims Assessor to the Companies, Lloyd's Underwriters and Corporations, Garstang Road, Barton, nr. Preston. Telephone: *Broughton, Lancs* 67.

READING**CUNNINGHAM & GIBAUD,**

11, Friar Street, Reading.

Assessors of Fire, Burglary and other Losses for the Insurance Companies. Telegrams: *Cunningham*. Telephone: *Reading* 2613. And at Bristol and Southampton.

SHEFFIELD

ADAMS, S. J. & CO., (INSURANCE) LTD., Insurance Brokers and Claims Assessors, 38, Church Street, Sheffield. Telegrams: *Adams*, *Sheffield* 22907. Telephone: *Central* 22907.

CLAIMS SETTLING COMPANY (Proprietor: S. J. Adams), 38, Church Street, Sheffield. Motor, Third Party, Personal Accident. Telegrams: *Adams, Sheffield* 22907.

FOXLEY, HENRY, SON & JOHNSON, Assessors of Losses for Insurance Companies, 24, Norfolk Row, Sheffield. Telegrams: *Loxley, Sheffield* 21931. Telephone: *Sheffield* 21931.

SOUTHAMPTON

CUNNINGHAM & GIBAUD,

30, Portland Street, Southampton.

Assessors of Fire, Burglary and other Losses for the Insurance Companies. Telegrams: *Cunningham*. Telephone: *Souhampton* 5296. And at Bristol and Reading.

ELLIS & BUCKLE, LTD.,

Sun Buildings, Ogle Road, Southampton.

Assessors to the Offices and Lloyd's Underwriters. Telephone: *Souhampton* 5160. Resident Manager: T. W. DAVIDSON, B.A.(Eng). Cantab. Assessing departments: Fire, Marine, Burglary, Motors, Third Party, Live Stock, Growing Crops, River Craft, Fidelity Guarantee and Aviation.

WARREN LAMBERT, A., O.B.E., M.I.A.E.,

M.Inst.C.M.E.

13, Bassett Gardens, Southampton.

Consulting Automobile Engineer and Assessor. Telephone: *Bassett* 68331. Also at London, Ashford, Kent, Brighton and Southend-on-Sea.

SOUTHEND-ON-SEA

HART & CO., Fire, Burglary, Motor and General Assessors to the Offices and Underwriters; Surveyors and Valuers. Blossoms Inn, 23, Lawrence Lane, Cheapside, E.C.2. Telephone: *Metropolitan* 4567/8/9. Areas served—London, Home, Eastern & Southern Counties.

WARREN LAMBERT, A., O.B.E., M.I.A.E., M.Inst.

C.M.E.,

112, Hamlet Court Road, Westcliff-on-Sea.

Consulting Automobile Engineer and Assessor. Telephone: *Southend* 4414. Also at London, Ashford, Brighton & Southampton.

SUFFOLK

ARNOLD, SON & HEDLEY, Chartered Surveyors. Assessors to the Fire Offices. Telegrams: *Assessors*, Norwich. Telephone: *Norwich* 552.

CASTLE & SON (ARTHUR B. CASTLE, F.A.I., MALCOLM A. CASTLE, F.S.I., F.A.I., Chartered Surveyor), Surveyors and Assessors to the Insurance Companies, 11, Southtown Road, Gt. Yarmouth. Established 1886. Telephone: *Yarmouth* 2107.

TORQUAY

HARVEY, G. E., M.Inst.C.M.E., M.I.M.T.,

11, Quinta Road, Torquay.

Motor Claims Assessor to the Insurance Companies and Lloyd's Underwriters.

WATFORD

HART & CO., Fire, Burglary, Motor and General Assessors to the Offices and Underwriters; Surveyors and Valuers. Blossoms Inn, 23, Lawrence Lane, Cheapside, E.C.2. Telephone: *Metropolitan* 4567/8/9. Areas served—London, Home, Eastern & Southern Counties.

YARMOUTH (See Gt. Yarmouth)

YORK

BISCOMB & FERREY, Loss Assessors, Surveyors and Valuers, 12, Minster Yard, York. Telephone: *York* 3308.

COLONIAL & FOREIGN SECTION

SOUTH AFRICA

MURRAY & CO., JOHN, Assessors, Adjusters and Arbitrators for the Insurance Companies and Lloyd's Underwriters in ALL BRANCHES of Insurance throughout SOUTHERN AFRICA. Head Office: JOHANNESBURG. Cables: "CLARMUR." Correspondence: P.O. Box No. 4394, Johannesburg.

FRANCE

BROWN & CO., FRANK, Surveyors and Assessors to the Insurance Offices and Lloyd's Underwriters, 37, Rue des Mathurins, Paris. Telephone: *Anjou* 72-26. Also at London and Manchester.

CAWDRON & SANT, 13, Avenue de l'Opera, Paris. Telephone: *Opera* 0258 & 9. Assessors to Lloyd's Underwriters and British & Foreign Companies operating on the Continent. And at 5, rue Casimir Perier, Havre and 23, rue de la Loi, Brussels. (See also under London).

WEST INDIES AND CENTRAL AMERICA

CAMP, LEE G.,

Edif. La Metropolitana 234-235, Havana, Cuba. Consulting Engineer, Assessor, Surveyor and Valuer for the Insurance Companies and Lloyd's Under-

writers throughout the West Indies, Central America, Colombia, Venezuela and Trinidad. Fire, Cyclone, Earthquake, Flood, Riots, Casualty and Marine; also Expert in Profits (U. & O.) and Growing Crops assessments. Cable address: *Leegcamp*, Havana.

DR. CASTELLÁ & SONS,

71, Aguiar Street, Habana, Cuba.

Established 1890 (oldest). Assessors and Surveyors to Insurance Offices and Lloyd's Underwriters. Engineers, Architects, C.P. Accountants. Fire, Hurricane, Casualty, Marine, etc. Experienced in handling important sugar and tobacco salvages. Cable: *Angulabar*, Habana, Cuba.

HASTRUP, F. A. C.,

San Juan, Puerto Rico.

Loss Assessors to thirty leading European and American Insurance Offices throughout the West Indies, Central American Republics and Northern Coast of South America. Assessing Departments: Fire, Hurricane, Earthquake, Marine, and similar lines. Cable address: *Hastrup*, San Juan, Puerto Rico.

WHO'S WHO IN THE INSURANCE WORLD

- ABBOTT, A., Lincoln Man. L. & L. & G. (Chairman, Lincoln Centre Nottingham Insurance Institute.)
 ABBOTT, C. B. M., Cape Province (S.A.) Man. Employers' Liability.
 ABBOTT, E. J. S., Southend Man., Sun Life.
 ABBOTT, R. A., Chester Insp. Federated Employers'.
 ABEL, F. W. P., Maidstone Man. Nor. Un. Fire. (President, Kent Insurance Institute.)
 ABEL, A. E., Brighton Sec. Union.
 ABILDGAARD, J., Copenhagen Man. Sun Ins.
 ACKLAM, T. H., London Insp. Mutual Life & Citizens.
 ACKRILL, J. W., Tonbridge Man. National Employers'.
 ADAM, A. R., Edinburgh Man. British Engine.
 ADAM, C. C., Gen. Man. (Fire Accident & General), World Marine.
 ADAMS, A. C., Hastings Insp. Sun Ins.
 ADAMS, A. H., Gloucester Man. L. & L. & G.
 ADAMS, A. W., Nottingham Man. Legal.
 ADAMS, F., Shrewsbury Insp. Warden.
 ADAMS, H. A., Ladder-Feld Insp. North British & Merc.; also Railway Passengers'. (President, Ladder-Feld Insurance Inst.)
 ADAMS, J. S., London Insp. Fed. Employers'.
 ADAMS, R. N., Southampton Man. Sun Life of Canada.
 ADAMS, W. C., Southampton Insp. Colonial Mutual Life.
 ADAMSON, G. S., Dumfries Insp. L. & L. & G.
 ADAMTHWAITE, N. J., Hull Insp. Clerical, Med. & General.
 ADDI, G., Newcastle Sec. Vulcan Boiler.
 ADDINGTON, E. J. W., London Man. National Provident.
 ADEEN, L., Edinburgh Insp. Sun Life.
 ADIE, T. D., Edinburgh Man. Warden.
 ADLINGTON, A. A., Norwich Man. Motor Union.
 AGAR, C. R., Bombay Man. for India. Yorkshire.
 AINSWORTH, F. R., Stockport Insp. Royal.
 AIRD, E. M., Glasgow Sec. Caledonian.
 AIRY, J. Sydney, Asst. Man. London & Lancs.
 AITCHISON, JOHN, New Business Supt. London Life.
 AITKEN, C. M., London Sec. Scottish Amic.
 AITKEN, D. B., Greenock Man. Commercial Un.
 AITKEN, G. H., Newcastle Jt. Man. North British & Mercantile and Railway Pass.
 AITKEN, N. M., Greenock Insp. Liv. & L. & G.
 AITKEN, ROBERT, Aberdeen Sec. Scot. Un. & Nat.
 AITKEN, W. I., Glasgow Man. Car & General.
 AKERMAN, D. S., East London Insp. Sun Life.
 AKERS, K. C., Asst. Man. for New Zealand. Phoenix.
 ALBERT, P. G., Strand Man. Sun Life.
 ALDER, D. R., Middlesbrough Insp. Law Union & Rock.
 ALDER, M. C., Sec. Mutual Life & Citizens.
 ALDERTON, H. W., York Sec. Norwich Un. Fire.
 ALEXANDER, G. R., Cambridge Sec. Royal.
 ALEXANDER, H. E., Birmingham Sec. National Mutual Life of Australasia.
 ALEXANDER, H. L., Worthing Sec. Union.
 ALEXANDER, H. R., Slough Insp. London Assur.
 ALEXANDER, J. A., Fire Supt. Scottish Insur.
 ALLAN, A., Nottingham Man. Prov. Mut. Life.
 ALLAN, A. J., Aberdeen Insp. Eagle Star.
 ALLAN, C. F., San Francisco Man. Northern.
 ALLAN, R. E., Asst. Underwriter Alliance.
 ALLAN, R. W., Southampton Man. Legal & Gen.
 ALLFERRY, W. H., Man. Home Fire Dept. Guardian.
 ALLCOCK, B. J., Douglas (I.O.M.) Insp. Eagle Star.
 ALLDER, W. H., President, Nottingham Insurance Institute.
 ALLEN, A. R., Chairman, Bournemouth Centre Southampton Insurance Institute.
 ALLEN, D. C., Newcastle Accid. Supt. North British & Merc.; also Railway Passengers'.
 ALLEN, E., Northampton Insp. Caledonian.
 ALLEN, G. E., Adelaide, S. Australia, Sec. Mutual Life & Citizens.
 ALLEN, G. H., Yorkshire & Northern Counties Supt. Equity & Law.
 ALLEN, J., Liverpool Asst. Man. British General.
 ALLEN, K. H. H., Brighton Man. Clerical, Medical & General.
 ALLEN, L. A., Cambridge Insp. Provincial and Drapers' & General.
 ALLEN, L. V., Newbury Sec. General Accident.
 ALLEN, N., Nottingham & Bedford Sec. United Kingdom Provident.
 ALLEN, N. S. G., Ipswich Insp. U.K. Provident.
 ALLEN, W. B., Southend Insp. Sun Life.
 ALLEN, W. F., Nairobi Man. Northern.
 ALLIN, W. P., Ipswich Man. Beacon.
 ALLISON, A. E., Commissioner New Zealand Govt. Life Ins. Dept.
 ALLISON, F. R., Chairman, Derby Centre, Nottingham Insurance Institute.
 ALLISTON, F. O., Regent Street Man. Manufacturers Life.
 ALLUM, A. E., Asst. Man. Empire of India Life.
 ALLUM, E. E., Man., Empire of India Life.
 ALLWRIGHT, A. J., Liverpool Man. Motor Un.
 ALMOND, H. L., Wisbech Insp. Atlas.
 ALSOP, P. W. McC., East Scotland Iron Avon and National Farmers' Club Mutual.
 ALWAY, E. R., Barnstable Insp. Frank also London Guarantee.
 AMBLER, J. C., Leeds Accident Supt. Eagle Star.
 AMBROSE, C., West End Fire Sec. Phoenix; also London Guarantee.
 AMEY, L. J., Cambridge Man. Local Government Guarantee and United British.
 AMOR, R. H., London Insp. National Mutual Life.
 AMOS, D. W., Suva Man. Atlas.
 AMOS, M. G., Canterbury Insp. Alliance (Provident Life Fund); also County Fire.
 AMY, W. O. J., Leicester Insp. Sun Life.
 ANCELL, H. C., City Insp. Western.
 ANDERSEN, F. & Co., Copenhagen Mans. Gresham Life.
 ANDERSON, ALLEN, Bristol Man. Zurich and Bedford General.
 ANDERSON, A. S. J.P., Aberdeen Man. Norwich Union Fire and Norwich Union Life.
 ANDERSON, D. P., Ayr Man. Scottish Automobile.
 ANDERSON, D. R., Keith Insp. General Accident.
 ANDERSON, E. J., Eastern Counties Insp. Mutual Property.
 ANDERSON, F., Sheffield Insp. Caledonian.
 ANDERSON, G. S., Man. Town & County Plate Glass.
 ANDERSON, G. Y. M., Glasgow Insp. Sun Life.
 ANDERSON, H., Newcastle Sec. Guarantee.
 ANDERSON, J., Vancouver Man. Commercial Union and Palatine; also Union.
 ANDERSON, J., Home Fire Supt. State.
 ANDERSON, JOHN, Sydney Man. Colonial Mutual Life.
 ANDERSON, J. L., F.I.A., Asst. Sec. Scottish Widows.
 ANDERSON, J. L., North Wales Sec. Scottish Life.
 ANDERSON, R. D., F.I.A., Asst. Act. Commercial Union.
 ANDERSON, R. M., Sub. Man. Warden.
 ANDERSON, R. S., Ayr Man. Cornhill.
 ANDERSON, W. E., Agency Man. Universal.
 ANDERSON, F. GORDON, Reading Man. Norwich Union Fire.
 ANDRAS, J. B., Asst. Sec. Eagle Star.
 ANDREW, A., Chief Accountant, Sun Ins.
 ANDREWES, W. A., British & Foreign Accid. Man. Dominion of Canada General.
 ANDREWS, D. S., Shrewsbury Sec. Sun Ins.
 ANDREWS, F. S., Londonderry Insp. Norwich Union Life.
 ANDREWS, G. N., Buenos Aires Man. Commercial Union.
 ANDREWS, J. M., Londonderry Sec. British Oak.
 ANDREWS, S. A., Canterbury Man. Sun Ins.
 ANDREWS, S. S., Norwich Man. General Accdt. and Scottish Automobile.
 ANGELL, E. W., Kent Sec. Provincial; also Canterbury Sec. Drapers' & General.
 ANGELL, J. W., North West London Man. Eagle Star.
 ANGUS, G. A., Aberdeen Man. Commercial Union; Edinburgh; Union, also National of Great Britain; Aberdeen Sec. West of Scotland.
 ANKER, F. H., Banbury Insp. County Fire.

- ANNAN, A., Sec. Wolverhampton & District Mutual Plate Glass.
- ANNEN, D. T., Hon. Sec. Plymouth Insurance Institute.
- ANNETT, W. C., Cannon St. Asst. Man. Sun Life.
- ANSELL, G. M. L., Chatham Insp. Eagle Star.
- ANSELL, J. W., Nottingham Man. Atlas; also Essex & Suffolk.
- ANSTEY, A. F., Manchester Man. London & Scottish; also Scottish Metropolitan.
- ANSTEY, B. A., Calcutta Man. Scottish Union & National.
- ANSTEY, G. A., Nottingham Man. Yorkshire.
- ANTLIFF, W. J., Sec. Congregational.
- ANTROBUS, P. G., Manchester Sec. Drapers' & General.
- APPELBAUM, Dr. J., Man. Sickness.
- APPLEBY, J., Bristol Man. Federated Employers'.
- APPLEBY, S. H., Stoke-on-Trent Man. Liverpool & London & Globe.
- APPLETON, E. E., Tunbridge Wells Fire & Accident Insp. Pearl.
- APPLETON, J. E. C., Bournemouth Man. Provident Accident & White Cross.
- APPLETON, & Cox, Inc., New York Marine Mans. Royal Exchange.
- APPLEYARD, G. A., East London Insp. Sun Life.
- ARCHER, D., London Sub-Man. British Engine Boiler.
- ARCHER, G. V., West End. Sec. U.K. Provident.
- ARCHIBALD, A. G., Asst. Sec. Nat. Guar. & Surety.
- ARDERN, W., Gen. Man for Great Britain, Imperial Life of Canada.
- ARDLEY, H. A., Cannon Street Insp. Sun Life.
- ARDLEY, H. P., South-West London Insp. Sun Life.
- ARGLES, E. V., Hammersmith Sec. United Kingdom Provident.
- ARKCOLL, P., Stoke Sec. General Accident.
- ARLAND, A. A. L. J., Man. Progress.
- ARLOTT, DAVID, Jt. Man. Dir. Mutual Property.
- ARMAND, A., Paris Asst. Man. Palatine and Union.
- ARMIGER, W. J. G., Reading Man. Motor Union.
- ARNITT, R. B., Northampton Supt., Royal.
- ARMOUR, R., Glasgow Asst. Man. Sun Life.
- ARMOUR, R. J., Darlington Sec. General Accdt.
- ARMSTRONG, A. A., Sheffield Man. British Oak.
- ARMSTRONG, J. R., Act. Scottish Provident.
- ARNAUD, H. S. J., London. Sec. Ocean Marine.
- ARNOLD, A., Perth, W.A., Man. Employers' Liability.
- ARNOLD, E. L., Shanghai Man. Ocean Accident; also Palatine.
- ARNOLD, F. A. H., Perth, W. A., Man. Employers' Liability.
- ARNOLD, J. F., Man. Dir. Private Motor Car Underwriters.
- ARNOLD, J. H., Marine Underwriter Car & General, also State.
- ARNOLD, R. W., Motor Underwriter, British Oak.
- ARNOLD, R. W. W., Asst. Man. for S. Africa, Norwich Union Life.
- ARNOLD, S. G. V., London Agency Supt. Scottish Union & National.
- ARNOLD, W. F., Commissioner New Zealand Government Life Ins. Dept.
- ARNOT, D. H. W. J., Gen. Man. Economic.
- ARROWSMITH, A. C. L., Asst. Sec. L. & L. & G.
- ARBITRY, J. E., Bristol Man. Law Accident.
- ARLINGTON, J. E., London & Lancashire, also British Fire.
- AS, E. F. P. C., Man. for the Far East, Scottish Union & National.
- ASCH, R. E., New Zealand Man. Colonial Mutual Life.
- ASHER, R. S., Channel Islands Insp. Dominion of Canada General.
- ASHLEY, C. H., Sec. & Act. London & Manchester.
- ASHLEY, L. F., Halifax Man. Alliance.
- ASHTON, A. G., Investment Sec. Royal Exchange.
- ASHLEY, H. C. P., Hereford Insp. Bedford General and Zurich General Accident.
- ASTON, H. L., Leeds Man. Provident Accident & White Cross.
- ASTON, W. R., F.R.A., Asst. Act. Commercial Union.
- ASTWELL, H. F., Leicester Asst. Man. Norwich Union Fire.
- ASHWLEY, A. M., Adelaide Man. South British.
- ASHWORTH, A. S., Hon. Sec. Coventry Centrie, Birmingham Insurance Institute.
- ASKW, E. G., King's Lynn F. M. Norwich Union Fire.
- ASKWITT, G. B., Leeds Sec. Life Assoc. of Scotland.
- ASTON, J. G., Brighton Insp. Sun Life.
- ASTON, B. L., W. London Asst. Man. Sun Life.
- ASTINGTON, F. E., Wakefield Man. Commercial Union.
- ASTLE, E. C., Hanley Man. Royal.
- ASTON, J. G., Dublin Man. Norwich Un. Fire.
- ASTORGA, R. W., Manchester Sec. Phoenix.
- ASTORGA, T. W., Manchester Sec. London Guarantee.
- ATCHESON, F. W., Leeds Man. Yorkshire.
- ATFIELD, H. S., Law Courts Man. Royal.
- ATHERTON, C. H., Croydon Man. Law Union & Rock.
- ATHERTON, E., Belfast Man. Norwich Un. Fire.
- ATKIN, G. R., Sheffield Asst. Man. Yorkshire.
- ATEINS, A. H., Far Eastern Man. Atlas.
- ATKINS, C. M., Plymouth Joint Sec. Lond. & Lancashire.
- ATKINS, E. T., B'ham. Insp. Scottish Widows'.
- ATKINS, L. J. C., Warrington Insp. Liverpool & London & Globe.
- ATKINSON, F., Sec., Hull & Eastern Counties P.G.
- ATKINSON, F. W., Chairman Grimsby Centrie, Hull Insurance Institute.
- ATKINSON, J., Leeds Man. Gresham Fire & Accident and Gresham Life.
- ATKINSON, P., City Asst. Man. Cler., Med. & Gen.
- ATKINSON, R. H., Chairman Bournemouth Centre, Southampton Insurance Institute.
- ATKINSON, T. C., Preston Sec. Scottish Union.
- ATKINSON, THOMAS CHERRY, Leeds Man. Zurich and Bedford General.
- ATKINSON, & Co., J., Belfast Mans. State.
- ATTARD, A., Malta Sec. Sun Life of Canada.
- ATWELL, J. W., Glasgow Insp. Colonial Mut. L.
- ATWILL, A. L., Birmingham Man. Manufacturers Life.
- ATWILL, S., Southampton Man. Phoenix; also London Guarantee.
- AUBREY, A., Man. Dir. Southern Cross.
- AUGOTT, A. D., Southampton Sec. British Lav.
- AUDER, P., London Sec. Life Man. Phoenix.
- AUSTIN, A. J., Southampton Asst. Man. Life & Trades Employers'.
- AUSTIN, E. O., Hon. Sec. Insurance Offices' Lawn Tennis Association.
- AUSTIN, H. H., Man. Dir. Pearl.
- AUSTIN, R. H., Warford Insp. British Oak.
- AVELING, A. J., Croydon Sec. Life Assoc. of Scotland.
- AVERY, J. S., Southend Insp. Sun Life.
- AXTEN, C., Charing Cross Man. Sun Ins.
- AYERS-HUNT, E., Motor Claims Insp. Yorkshire.
- AYLWARD, J. HAROLD, Dublin Man. Royal.
- AYLWARD, T. B., Cork Insp. Sun Ins.
- AYRES, H. E., Boston, Mass., Man. Ocean Accident.
- AYRES, T., London Rep. United Kingdom Provident.
- AYRES, J. G., Leadenhall Street Insp. Sun Life.
- BABIDGE, A. C., Bradford Sec. Lond. & Lancs.
- BADISTE, W. J., Tunbridge Wells Man. Union. (Hon. Sec. Tunbridge Wells Centrie Kent Insurance Institute.)
- BAC, W. H., London Sec. Motor Union.
- BACKHOUSE, J., Cheshire Insp. Atlas.
- BADEN, C. L., Newport, Mon., Man. Cornhill.
- BADSTON, S., Belfast Man. London Assurance.
- BADY, JAMES, F.R.A., Cons. Act. Blackburn Assurance.
- BACON, J. F., Man. Marine Dept. Northern.
- BACON, T. A., Sec. Insurance Companies.
- BACON, W. E., Foreign Accident Supt. Norwich Union Fire.
- BAGLEY, J. H., Reading Insp. Caledonian.
- BAGLEY, F. B., Motor Underwriter, Augustan.
- BAILEY, A. B., Elham, Sec. Friends' Rev. & Century Life, also Century.
- BAILEY, C., Manchester Man. Alliance (Provident Life Fund); also County Fire.
- BAILEY, H., Registrar, London Assurance.
- BAILEY, H. F., Worcester Inspector Nat. Prov.
- BAILEY, J. H., Cambridge Man. Motor Union.

- BAILEY, J. S., Blackpool Insp. Legal.
 BAILEY, E. G., Luton Insp. Eagle Star.
 BAILEY, W. G., F.I.A., Act. United Kingdom Mutual Life & Citizens.
 BAILLIE, R. R., Fire Man. Provincial.
 BAIN, Sir A. E., President Yorkshire Insurance Institute.
 BAIN, E., Dublin Man. Palatine; also Union.
 BAIN, G. G. C., Sec. Aberdeen & Northern F.S.
 BAIN, H. W., Gen. Man. for Australasia; also Norwich & London Accident.
 BAIN, J., Glasgow Insp. London Assurance.
 BAIN, K. B., Christchurch, N.Z., Man. North British & Mercantile.
 BAIN, SONS & GOLMICK, LTD., London Correspondents, L'Aigle Fire, Baloise Fire, La Fondiaria Fire, La France Fire, Société Anonyme de Réassurances, National of Stettin, Managers for Great Britain Le Phoenix Life of Paris.
 BAINBRIDGE, H. N., F.P., F.A.I.T., Man. for Victoria, Phoenix; also London Guarantee and Southern Union.
 BAINES, A. E., Norwich Man. Avon; also National Farmers.
 BAINES, T. T., Newcastle Sec. Scottish Temp.
 BAIRD, G., Glasgow Insp. Sun Life. [Hon. Sec. & Treas., Insurance Golf Club of Glasgow.]
 BAIRD, J. L., Edinburgh Man. Yorkshire.
 BAIRD, A. B., Leeds Man. Canada Life.
 BAKER, C. BENNETT, West End Sec. British Law.
 BAKER, C. C. J., Leeds Insp. Sun Life.
 BAKER, E., Burnley Man. Plumbers' Mutual.
 BAKER, F. H., Wolverhampton Insp. London Assurance.
 BAKER, J. G., Sec. British Insurance Assoc.
 BAKER, JOHN, Southampton Supt. Equity & Law.
 BAKER, L., Hon. Sec., Brighton & Sussex Insurance Institute.
 BAKER, P. R., Sydney Man. London Assurance.
 BAKER, S., Barrow-in-Furness Insp. Atlas.
 BAKER, S. J. A., Bournemouth Man. Royal Exchange.
 BALLENG, EDWIN R., Man. Dir. United Friendly.
 BALDIN, J. H., Maidstone Insp. Midland Employers.
 BALDWIN, L., Manchester Asst. Sec. Scottish Union & National.
 BALDWIN, N., Gen. Man. Dominion of Canada.
 BAILE, FRANK H., Gen. Man. Premier Motor Pools.
 BAILEY, J., Kirkcaldy Insp. North British & Mercantile; Railway Passengers.
 BAILEY, KENNETH AGENTS, INC., San Francisco Mans. Coldman.
 BAILL, E. A., Brighton Man. Beacon.
 BAILL, G. G., Carlisle Sec. Atlas.
 BAILL, H. J., Luton Insp. Eagle Star. [Chairman, Union Centre, Bedford Insurance Institute].
 BAILL, S. R., Asst. Life Man. Eagle Star.
 BAILLIE, W. N., Supt. for Dutch East Indies Sun Ins.
 BAINBRIDGE, A., Bristol Man. Edinburgh Assoc.
 BAIN, J. T., Dublin Sec. Scottish Provident.
 BAINBRIDGE, G. E., Asst. Accident Sec. Sun Life.
 BAINBRIDGE, W. F., London Insp. General Accident and Scottish American.
 BAINBRIDGE, W., F.F.A., Man. Scottish Temp.
 BAINBRIDGE, C. O., Bristol Man. General Accident and Scottish American.
 BAINBRIDGE, E. R., Leeds Man. Manufacturers Life of Canada.
 BAINBRIDGE, G. V., Weston-super-Mare Sec. General Accident.
 BAINBRIDGE, J. Sec. Briarcliffe Cotton Manufc.
 BAINBRIDGE, G., Watford Man. Provident Accident & White Cross.
 BAINBRIDGE, A. R., Brisbane Man. Commercial Union and Ocean Accident.
 BAINBRIDGE, J. A., Sec. Provincial; also Hull Underwriters.
 BAINBRIDGE, S. A., Reading Fire & Accident Insp. Pearl.
 BAINBRIDGE, R. P., Man. for U.S.A. Northern; London & Scottish; also Provident Accident & White Cross.
 BAINBRIDGE, D. M., Glasgow Man. British Gen.
 BAINBRIDGE, B., Bradford Man. Drapers' & General and Provincial.
 BAINBRIDGE, J. J., Burnley Insp. Sun Life.
 BAINBRIDGE, J. A., Devonport Insp. Royal.
 BAINBRIDGE, J. H., Bradford Sec. Scot. Un. & Nat.
 BAINBRIDGE, J. B., Southampton Sec. Scottish Union & National.
 BARKER, N. A., Manchester Asst. Man. Phoenix; also London Guarantee.
 BARKER, S., Manchester Man. Palatine and Union. [President Manchester Insurance Inst.].
 BARKWORTH, A. G., Bradford Man. Yorkshire.
 BARLEY, F. CECIL, Gen. Man. & Sec. Victory.
 BARLEY, R. F., Chief Office Man. Cler., Med. & Gen.
 BARLING, C. F. C., Lincoln Sec. Gen. Accdt.
 BARLING, J. P., Maidstone Insp. Eagle Star.
 BARLOW, F., Manchester Insp. Scot. Widows.
 BARLOW, W., Man. and Sec. Sea.
 BARNES, ARTHUR H., Liverpool Sec. Lond. Life.
 BARNES, A. W., Jersey Sec., General Accident.
 BARNES, C. J., Norfolk Street (Strand, W.C.) Man. Alliance.
 BARNES, E. S., Leicester Insp. of Agents, Eagle Star.
 BARNES, J. R., Whitechapel Insp. Sun Life.
 BARNES, N. B., Underwriter, Standard Marine.
 BARNES, O. D., Fenchurch St. Insp. Sun Life.
 BARNES, P. W., Fenchurch St. Supt. Employers' Liability.
 BARNES, W. G., Cheltenham Man. General Accident and Scottish American.
 BARNETT, A. R., Southwark Sea Map General Accident and Scottish American.
 [Chairman, Commercial Union London Insurance Institute].
 BARNETT, A. S., Bedford Insp. Sun Fire.
 BARNETT, J., Accountant, Scottish Widows.
 BARNETT, O. L., Hobart Man. South British.
 BARNETT, RALPH F., Gen. Man. Alliance.
 BARNETT, S. J., Truro Insp. Universal.
 BARNFIELD, A. S., Gen. Man. Midland Employers' Mutual.
 BARON, W., London Insp. Colonial Mutual Life.
 BARR, C., Foreign Accdt. Man. Northern.
 BARR, J. C., Man. & Sec. Employers' Mutual.
 BARRACLOUGH, N., Oxford Insp. Eagle Star.
 BARRACLOUGH, R. F., B.A., London Sec. National Mutual Life.
 BARRATT, J. F., Southwark Man. North British & Mercantile and Fine Art & General; also Railway Passengers.
 BARNELL, C. B., Basingstoke Insp. Phoenix; also London Guarantee.
 BARNETT, A. G., Northampton Man. Royal.
 BARNETT, C. C. C., Asst. Act. Norwich Union Life.
 BARNETT, ERNEST A., Whitehall Sec. United Kingdom Provident.
 BARNETT, F. E., Southampton Fire & Accdt. Insp. Pearl.
 BARNETT, J. A., Leicester Man. Norwich Union Life.
 BARNETT, T. H., Belfast Asst. Sec. Scottish Union & National.
 BARNETT, W. G., F.I.A., Consulting Act. Empire of India Life.
 BARRON, G., Sec. City Fire; also Man. & Sec. Tariff Reinsurances.
 BARRY, F. J., Waterford Insp. London & Lancs.
 BARRY, F. J., New York Sec. Atlas.
 BARRY, F. E., Far Eastern Man. Employers' L.
 BARTLETT, H. V., Reading Insp. Sun Life.
 BARTLETT, S., Sec. Sterling Offices.
 BARTON, A. A., Midlands Chief Insp. Colonial Mutual Life.
 BARTON, A. G., Birmingham Man. London & Lancs.; also British Fire & Law Accident.
 BARTON, G., Accdt. Man. British General.
 BARTON, C. J., Bristol Man. Phoenix; also London Guarantee.
 BARTON, F. G., Liverpool Inspector-General Pearl.
 BASS-THORPSON, L. B., London Asst. Sec. Scottish Widows.
 BASTEDO, R. J., Canadian Casualty Sec. Phoenix, London Guarantee and Union Marine.
 BASTOW, A., Skipton Insp. Atlas.
 BATCHE, S. B., Norwich Dist. Man. Norwich Union Fire.
 BATHURST, A., F.F.A., Leeds Asst. Sec. Scottish Widows.
 BATHURST, C. D., Glasgow Man. Alliance.
 [President of F. & W. and C. and F. Fire].
 BATES, R. H., Edinburgh Sec. Scottish Fire.
 BATES, S. J., Cardiff & Swansea Life Sec. General Accident.
 BATES, L., London Insp. Norwich Union Life.
 BATES, T. C., English Man. Employers' Liab.
 BATTY, W. F. R., Newcastle Claims Insp. Cornhill.

- BATE, A., Underwriter (Liverpool) Phoenix, London Guarantee; also Union Marine & General.
- BATHAM, C. E. K. N., Birmingham Man. Gresham Life.
- BATTEN, C. E. N., Shrewsbury Sec. Law Union & Rock.
- BATTEN, A. G. M., Asst. Acctd. Man. Alliance.
- BATTURICK, A., Asst. Man. Phoenix, and Man. London Guarantee. [Chairman Lave Stock Offices' Association.]
- BATTY, L. J., Foreign Fire & Accident Supt. Legal & General.
- BAUGH, C., Joint Man. Dir. Salvation Army Assur. and Salvation Army Fire.
- BAUGH, J. W. A., F.R.C.I., Sec. Zurich General Accident; also General.
- BAUMER, B. A. T., London Asst. Sec. Scot. Ins.
- BAXTER, A. E. J., F.R.C.I., Man. Atlantic and Western Assurance.
- BAXTER, D. S., F.R.C.I., Man. Motor Union.
- BAXTER, F. G., F.R.A., Glasgow Asst. Man. Commercial Union.
- BAXTER, K., Grimsby Insp. Sun Ins.
- BAYLIS, C. A. E., Cheltenham Insp. Caledonian.
- BAYLESS, S., Bristol Man. Car & General.
- BAYLESS, W., Birmingham Fire Supt. London & Lancashire.
- BAYLY, E. B., Western Australia Man. National Mut. Life of Australasia.
- BAYLY, W. J., Reading Man. General Accident, and Scottish Automobile. Sec. Windsor & Eton Plate Glass.
- BAZELL, H., A.I.A., Central London Man. Sun Life of Canada.
- BEACH, P. W., Cheltenham Sec. British Engine, Boiler.
- BEACHAM, G. S., Bristol Sec. National Mutual Life.
- BEALL, H. D., Leeds Sec. Drapers' & General.
- BEAUMONT, G. G., Sec. London Assurance.
- BEAN, R. G., West End Sec. Life Assoc. of Scotland.
- BEAN, L. D., Middlesbrough Sec. Fine Art & General, North British & Merc.: also Railway Passengers'.
- BEARD, W. C. P., Camborne Man. Atlantic; Camborne Life Man. Western Australian.
- BEATON, G. A., Australasian New Business Man. Colonial Mutual Life.
- BEATON, WILLIAM, Hon. Sec. Edinburgh Insurance Golfing Society.
- BEATTIE, J. M., F.F.A., Joint Asst. Actuary, Scottish Widows'.
- BEATTIE, W. A., Johannesburg Man. W. Australian.
- BEATON, G. A., Man. for United Kingdom, Colonial Mutual Life.
- BEATTY, D. E., Belfast Man. Alliance (Provident Life Fund) and County Fire.
- BEAUCHAMP, G. H., Southampton Jt. Man. Yorkshire.
- BEAUMONT, V., Sheffield Man. Road Transport.
- BEAVAN, J., Perth, W.A., Man. Norwich Union Fire.
- BEAVEN, H. H., Bristol Fire & Acctd. Man. Royal London Mutual.
- BEAVON, S. E., Southampton Insp. Sun Life.
- BECK, A., Hull Sec. British Engine, Boiler.
- BECK, S. W., Spalding Insp. Avon; also National Farmers Union Mutual.
- BECKET, F. H., Ipswich Man. Universal.
- BECKETT, E. A., Fenchurch St. Insp. Sun Life.
- BECKETT, R. A., Asst. Man. Lond. Assurance.
- BECKETT, R. A., Leeds Fire Supt., Bedford General.
- BECKINGHAM, F., City Man., Beacon.
- BEDBROOK, C., Croydon Man., British Equitable.
- BEDDOE, P. E., Fleet Street (London) Sec. Scottish Widows'.
- BEDFORD, A., Epsom Insp. Royal.
- BEER, A., Leicester Sq. Insp. Sun Life.
- BEER, A. Z., de Bloemfontein Man. Southern L.
- BEESELY, R. C., London (West End) Asst. Man. North British & Mercantile, also Railway Passengers'.
- BEEVERS, A. O., Asst. Man. for South Africa Royal.
- BEEVERS, F. W., Greenock Insp. Royal.
- BEGG, J. W., New York Metropolitan Man. Atlas.
- BEGGS, H., Sub. Underwriter, Thames & Mersey.
- BELL, E. W., Kendal Insp. Norwich Union Fire.
- BELL, H. S., Fire Man. World Auxiliary.
- BELL, J., Newcastle Supt. Norwich Union Fire.
- BELL, J., Cape Town Sec. Sun Ins.
- BELL, JAMES, Life Supt. Scottish Union & Nat.
- BELL, J. E., Chairman Edinburgh Insurance Nursing Club.
- BELL, NORMAN, Sec. Contractors' Alliance.
- BELL, R. F., Ealing Man. British Oak.
- BELL, S., Newcastle Insp. Colonial Mutual Life.
- BELL, W. H., Montreal Asst. Man. Guardian.
- BELLAMY, B. W., Hon. Sec. Nottingham Insurance Institute.
- BELLAMY, F. R., London Man. Royal; also Liverpool & London & Globe; Asst. Man. Central.
- BELLHOUSE, B. L., Leeds Insp. Sun Life.
- BELLINGER, F., Sheffield Man. Friends' Provident & Century Life; also Century.
- BELLIS, A. H., Underwriter, Northern Maritime.
- BELLIS, E., York Insp. Provincial and Drapers' & General.
- BELLWOOD, A. G., Joint Hon. Sec. York Centre, Yorkshire Insurance Institute.
- BELSEY, H. H., Reading Man. Royal.
- BELSHAM, S. J., London Man. Canada Life.
- BELSHAW, G. W., Manchester Man. Anglo-Scottish.
- BELTON, C. D., Man. for Near East General Accident.
- BENDALL, O. R., New Zealand Man. Royal Ex.
- BENDELL, W. M., Cardiff Man. Canada Life.
- BENN, SIR E. J. P., Bt., Man. Dir. United Kingdom Provident.
- BENNETT, A. G., Newcastle Man. Liverpool & London & Globe.
- BENNETT, C. NORMAN, South London Man. Ocean Accident.
- BENNETT, E. G. G., Leicester Man. Scottish Automobile.
- BENNETT, F. W., Swansea Sec. Atlas.
- BENNETT, F. W. M., Ayr Insp. Eagle Star.
- BENNETT, H. A., Bournemouth Man. Royal.
- BENNETT, H. G., Southampton Man. Car & General. [President, Southampton Insurance Institute.]
- BENNETT, J. H., Darlington Man. Royal.
- BENNETT, L., Reading Man. Confederation Life.
- BENNETT, L. A., West End Man. National Employers.
- BENNETT, L. GORDON, Canterbury Man. Motor Union.
- BENNETT, N., Aylesbury Insp. Norwich Union Fire.
- BENNETT, R. H., Burnley Insp. Employers' Liability.
- BENNETT, S. A., President Insurance Musical Festival Society.
- BENNETT, U. G. G., Leicester Man. Gen. Acctd.
- BENNETT, W., Sec. Burton-on-Trent, Plate Glass.
- BENSON, T. M., City Insp. Friends' Provident & Century Life and Century.
- BENT, C., Chatham Insp. Sun Ins.
- BENT, M. D., Leicester Sq. Man. Sun Life.
- BENT, S. A., Watford Man. Sun Insurance. [Chairman, Watford Centre London Insurance Institute.]
- BENTLEY, C., Doncaster Sec. Sun Insurance.
- BENTLEY, H. E., Home Fire Supt. Pearl.
- BENTLEY, W., Oldham Insp. Royal.
- BERRIDGE, J. H., Hon. Sec. Bedford Insurance Institute.
- BERRIDGE, T. R., Marine Underwriter, Norwich Union Fire.
- BERRY, A., Aberdeen Asst. Sec. Scottish Ins.
- BERRY, J. L., Bury St. Edmunds Man. Alliance.
- BERRY, J. W., Sub-Man. Royal, Legal and Liv. & London & Globe; Asst. Man. Central.
- BERRY, R. J., Grantham Sec. Sun Insurance.
- BERRY, W. E., Chief Engr. Eagle Star.
- BERTON, P. H. J., Newport (Mon.), Man. Midland Employers'.
- BERTIE, C., Man. Teachers' Assur.
- BEST, G. J. M., F.C.I.I., Gen. Man. for Australia & New Zealand, Prudential.
- BESWICK, A. E., F.C.I.I., Newcastle Asst. Man. Norwich Union Fire.
- BETT, W. F., Boston Sec. Royal.
- BETTERIDGE, W., United States Marine Underwriter, Commercial Union.
- BETTON, P. H., Home Fire Supt. Law Union & Rock.
- BETTS, S. H., Stratford Man. L. & L. & G.
- BEVAN, A., Swansea Sec. Provincial and Drapers' & General.
- BEVAN, E. W. J., Plymouth Insp. Provincial and Drapers' & General.

- BEVAN, J., Perth, W. A., Man. Norwich Union Fire.
- BEVERIDGE, J. R., Asst. Act. Manufacturers Life.
- BEVINGTON, E. F.S.I., Surveyor, Prudential.
- BEWLEY, W. P., Penrith Man. National Farmers; also Avon.
- BEWS, O., Eltham Sec. Alliance.
- BEXON, V. B., Shrewsbury Man. Royal.
- BHARUCHA, M. R., Sec. Empire of India Lite.
- BIBB, E. J., Ipswich Sec. British Law.
- BIBBS, A. E., Vancouver Man. North British & Mercantile.
- BIBBY, J. V., F.C.I.I., Yorkshire & Derbyshire Area Man. Alliance.
- BICKERTON, J. B. J., York Insp. Phoenix, also London & Guarantee.
- BICKERTON, C. G., Man. Lion Ins.
- BIDDLE, E. M., Brighton Man. Royal Exchange and National Provincial.
- BIRCHALL, Dr. W., Man. Coloune Reinsurance.
- BIGGART, T., Glasgow Jt.-Sec. Iron Trades.
- BIGGS, G. Travers, Bristol Man. Sun Ins.
- BIGGS, H. V., Leeds Asst. Man. Phoenix.
- BILLCLIFFE, R. F., Southampton Sec. Zurich Gen. Accident and Bedford General.
- BILHAM, J. D. W., Sec. Leicester & Midland Counties P.G.
- BINGHAM, E., Leeds Sec. British Law.
- BINGHAM, H. J., Fleet Street Agency Supt. Phoenix.
- BINGHAM, J. E., Louth Insp. Royal.
- BINGHAM, L. W., Liverpool Fire Supt. Norwich Union Fire.
- BINGLEY-PULLIN, J. J., Torquay Insp. Employers' Liability.
- BINNEY, E. A., Portsmouth Man. Royal. (President, Portsmouth Insurance Inst.)
- BIRNIE, P. O., Leeds Man. National Emp. Mut.
- BIRCH, G. S., Huddersfield Sec. Vulcan Boiler.
- BIRCH, J., Supt. Engineer Gresham Fire & Accident, and Legal & General.
- BIRD, E. F. C., Penzance Insp. Norwich Union Fire.
- BIRKLE, B. J., Sec. Bedford General.
- BIRNIE, B. T., Peterborough Insp. Commercial Union.
- BIRNIE, C. J., Ndola Insp. Ocean Accident.
- BIRNIE, J., Accident Supt. Road Transport.
- BISBY, S. W., Leeds Insp. Friends' Provident & Century Life and Century.
- BISCOMB, H., Halifax Insp. Yorkshire.
- BISCHOP, A. E., Southampton Man. London & Scottish.
- BISHOP, C. O., London (Fleet street) Insp. Scottish Widows.
- BISHOP, C. T., Birmingham Insp. Friends' Provident & Century Life and Century.
- BISHOP, H. G., Asst. Home Fire Man. Northern.
- BISHOP, H. H., East London Man. British General.
- BISHOP, J. H., Asst. Man. Gresham Fire & Accident and Dep. Fire and Accdt. Man. Legal & General.
- BISSELL, M. J., Birmingham Man. General Accident.
- BIXBY, A. E., Hull Man. Alliance.
- BLACK, D. J., Brighton Man. Sun Life of Canada.
- BLACK, G. P. C., Dumbarton Insp. Gen. Accdt.
- BLACK, J. H., Man. for New South Wales, Mut. Life & Citizens.
- BLACK, N. J., Winnipeg Man. Palatine and Union.
- BLACK, R. G., Sheffield Accdt. Supt. Alliance.
- BLACK, T. S., Leeds Supt. London & Lancs.
- BLACK, W., L., Cardiff Man. National Employers.
- BLACKATER, J. N. F., Glasgow Man. Norwich Union Life.
- BLACKBURN, G. B., Manchester Insp. British Equitable.
- BLACKBURN, R. R., Hull Man. Commercial Union; also Edinburgh Assurance.
- BLACKBURN, W., Leeds Sec. Alliance; also Westminster Fire.
- BLACKBURN, W. C., Asst. London Man. Royal and Liverpool & London & Globe.
- BLACKHAM, G. W., Dublin Asst. Man. Yorkshire.
- BLACKIE, J. H., Doncaster Insp. North British & Mercantile; also Railway Passengers.
- BLACKMORE, P. B., Accdt. Man. London & Scottish.
- BLACKNEY, J. H., Bristol and Cardiff Man. Clerical, Medical & General.
- BLACKWOOD, C. G., F.F.A., Edinburgh Sec. Scottish Widows' Fund.
- BLADES, P. J., Liverpool Joint Man. Gresham Life and Gresham Fire & Accident.
- BLAIR, A. G., Edinburgh Insp. Avon and Nat. Farmers Union.
- BLAIR, G. H., Hawick Insp. General Accident.
- BLAIR, H., Belfast Man. Licenses & General.
- BLAIR, R. E., Hankow Man. Employers' Liability.
- BLAIR, W. M., West End Insp. Scottish Temp.
- BLAKE, A., Sec. Australian Alliance; also Mercantile Mutual (Sydney).
- BLAKE, A. W., Vancouver Man. London & Lancashire; also Quebec Fire.
- BLAKE, E., Sec. Baptist.
- BLAKE, F. H., Agency Sec. U.K. Provident.
- BLAKE, J. P., London, E.C., Man. Norwich Union Life.
- BLAKE, L. J., Gen. Man. Reliance Fire & Accdt.
- BLAIR, W. T. C., Hon. Sec. Fellowship Club.
- BLAIRBROUGH, G. W., Grimsby Sec. London & Lancs.
- BLAIRLEY, F. B., Grimsby Man. Universal.
- BLAKEMAN, B. E., Grimsby Man. Sun Life.
- BLAKESLEY, N. H., Grimsby Man. Drapers' & General.
- BLANDFORD, A. E., Taunton Sec. Phoenix; also London Guarantee.
- BLANE, W. J., E.C. Insp. Life Association of Scotland.
- BLASDALE, A. W., Leicester Sec. Legal.
- BLAZE, G. E., Scarborough Insp. Liverpool & London & Globe.
- BLICK, T. H., Cardiff Sec. Guarantee.
- BLIGHT, B. A., Northampton Sec. Sun Insur.
- BLISHEN, H. C., Isle of Wight Insp. Norwich Union Fire.
- BLOCKLEY, E. A., Sec. Tobacco Ins. Co.
- BLOFIELD, F. L., West End Man. British Oak.
- BLOICE, A. E., Sub-Man. Agricultural & Gen.
- BLOIS, W. G. T., Sec. National Federation of Meat Traders.
- BLOOD, L. E. L., BIRNION, Manchester Man. Legal & General.
- BLOOMER, J., Dundee Insp. Colonial Mut. Life.
- BLOOMFIELD, C. G., City Asst. Sec. United Kingdom Provident.
- BLOOMFIELD, C. N., Ipswich Sec. Scottish Union & National.
- BLOORE, W., Bham Joint Sec. Scottish Life.
- BLOUNT, J. J., Sec. Reliance Fire & Accident.
- BLOXHAM, N. H., Chairman Salisbury Centre Southampton Insurance Institute.
- BLOXSON, F. N., Plymouth Man. National Provincial; also Royal Exchange.
- BLUETT, M. C., Mark Lane Man. Ocean Accident & Guarantee.
- BLUMER, F., Liverpool City Asst. Man. Liverpool & London & Globe.
- BLUNDELL, A. E., New South Wales Man. Scottish Union & National.
- BLUNDELL, A. M., Croydon Insp. Friends' Provident & Century Life and Century. (Hon. Sec. Croydon Centre, London Insur. Inst.)
- BLUNDELL, N. L., Stafford Insp. General Accident Fire & Life.
- BLYTH, N. R., Asst. Sec. Commercial Union.
- BLYTH, T., Hon. Sec. Chelmsford Centre London Insurance Institute.
- BOAG, H., Sec. Durham Colliery Owners' and Northumberland Coal Owners.
- BOAG, K. J. T., Great Tower Street Man. Royal Exchange.
- BOASE, L. C., Brisbane Man. Northern.
- BOELT, H. D., Northampton Man. Friends' Provident & Century Life; also Century.
- BOEETT, W. F., Sheffield Sec. Life Assoc. of Scotland.
- BODLENDER, S., Leeds Sec. Standard Life.
- BOIZOT, G. C., Peterborough Insp. Union.
- BOLINGBROKE, H. P., Dublin Sec. Norwich Union Life.
- BOLTON, R. H., Dublin and Belfast Man. Phoenix; Belfast Man. London Guarantee.
- BONA, J. W. E., West End Man. Cornhill.
- BONAR, A. J. M., London Man. American Foreign, American Ins., Home; also Halifax Fire.
- BOND, J., O.R.E., Gen. Man. Municipal Mutual.
- BONIFACE, E. W.,ournemouth Insp. London & Lancashire.
- BONNER, T., Newcastle-on-Tyne Man. Union; also Palatine.
- BONNER, W. J., Luton Man. Beacon.

- BONNIWELL, W. T. O., City Man. Gresham Fire & Accident.
- BONSON, H. C., Nottingham Man. Midland Employers'.
- BOOCOCK, P., Bromley Man. Natl. Employers'.
- BOOKER, J. J. G., West End Man. Gresham Life.
- BOON, R. L., London Man. American Ins., American Foreign, Home; also Halifax Fire.
- BOOTH, A. S., Montreal Man. London & Lancashire; also Quebec Fire.
- BOOTE, F. B., Bournemouth Man. Beacon.
- BOOTH, G. H., City Insp. Marine & General.
- BOOTH, G. H., B'ham Man. Brit. Eng. & Boiler.
- BOOTH, G. V. S., Jt. Sec. Scottish Widows' Fund.
- BOOTHBY, SIR ROBERT T., K.E.E., Man. Scottish Prov. London (West End) Sec. 1901; Asst. Sec. (H.O.) from 1903 to 1905; Joint Sec. from 1905 to 1911. Sec. from 1911 to 1920 Man. from 1920.
- BOREHAM, G., Westcliff-on-Sea Sec. Union.
- BORGER, A. H. C., Madrid Sub-Man. Gresham Life.
- BORGONON, R. V., Lincolnshire Insp. British Oak.
- BORGONON, V. E., Whitechapel Insp. Sun Life.
- BORLAND, W. A., Glasgow Man. Fine Art & General, North British & Mercantile; also Railway Passengers'.
- BORRATO, E. J. W., M.B.E., A.I.A., Deputy Gen. Man. Prudential.
- BORRETT, E., London (Lime St.) Home Foreign Sec. Norwich Union Fire.
- BORRETT, G. E., King's Lynn Insp. Commercial Union.
- BOSANQUET, C. I. C., M.A., Asst. Gen. Man. Friends' Provident & Century Life.
- BOSTOCK, R., Manchester Insp. Sun Life.
- BOSTON, G. G., Acctd. Supt. (City) Norwich Union Fire.
- BOSWORTH, N., Barnstable Insp. County Fire.
- BOTHAM, G. E., Swansea Insp. Bedford General, also Zurich General Accident.
- BOTHWELL, R. A., Belfast Man. Canada Life.
- BOTLY, F. C. M., West End Fire & Acctd. Insp. Pearl.
- BOTTING, H., Maidstone Man. Road Transport.
- BOTTING, R. C., Bromley Sec. Union.
- BOTTOMLEY, J., Bradford Man. Ocean Accident & Guarantee.
- BOUCHER, A. E., Manchester Man. Guardian.
- BOULICK, J. L., Belfast Man. General Accident.
- BOULTON, A. W., Dorchester Insp. Phoenix; also London Guarantee.
- BOULTON, C. S., Shrewsbury Sec. Scottish Union & National.
- BOUND, C. F., Newport Sec. General Accident.
- BOURKE, G. W., F.I.A., F.A.S., Act. (Montreal) Sun Life of Canada.
- BOURNE, A. M., Shanghai Man. North British & Mercantile.
- BOWDEN, F. R., Essex Man. Norwich Union Life.
- BOWDEN, G. E., Suffolk Man. Norwich Union Life.
- BOWDEN, S. A., Stockport Insp. Sun Ins.
- BOWDON, F. E., Watford Man. Commercial Un.
- BOWEN, T. L., Carmarthen Insp. Eagle Star.
- BOWEN, W. L. B., Croydon Insp. British Equitable.
- BOWERS, A. G., Chief Insp. (London) Life Association of Scotland.
- BOWERS-BROADBENT, H. W., St. Albans Man. Legal & General.
- BOWES, R. T., London Acctd. Supt. Royal and Liverpool & London & Globe.
- BOWIE, JOHN, F.F.A., Act. & Sec. Scottish Temp.
- BOWLER, B. F., Grays Sec. General Accident Fire & Life.
- BOWLEY, Professor A. L., President Royal Statistical Society.
- BOWMAN, A. H., Chairman, Lloyd's Motor Underwriters' Association.
- BOWMAN, A. M., Liverpool Sec. Scottish Ins.
- BOWMAN, G. L., Man. for West Australia, Phoenix; also London Guarantee; also Perth Man. Southern Union of Australia.
- BOWMAN, H. L., Norwich Insp. Scottish Temp.
- BOWMYER, H. T., Maidstone Insp. Scottish Widows'.
- BOX, E. H., Christchurch, N.Z., Man. Alliance.
- BOX, G. W. A., Maidstone Insp. London Assur.
- BOYCE, G., North London Man. Royal.
- BOYCE, W. H., Brighton Man. Confederation L.
- BOYD, A. E., Dublin Man. Ocean Accident.
- BOYD, P. McC., Bradford Insp. Sun Life.
- BOYD, R. G., Vancouver Man. Ocean Accident.
- BOYD, R. S., Man. and Underwriter, Ulster Marine.
- BOYD, W. D., Man. for Union of South Africa, Legal & General. Johannesburg Man. Gresham Life.
- BOYDELL, A. H., Liverpool Insp. Friends' Provident & Century Life and Century.
- BOYES, B. C., Leeds Claims Insp. Cornhill.
- BOYLAN, N. S. L., Newcastle (Australia) Man. Caledonian.
- BOYLE, C. N. C., Sloane square Man. Yorkshire.
- BOYNE-BREWLEY, E. A., Reading Man. Legal & General.
- BOYS, V. E., Gen. Man. Legal & General.
- BRABANT, H. A. B., Auckland Man. Nat. Insur. of N.Z.
- BRABANT, P. E., Leeds Man. Cornhill.
- BRACE, C. J., Liverpool (Cotton Exchange Office) Insp. L. & G.
- BRADBURY, P. T., Chelms Man. Road Transport.
- BRADFELD, F. L., Court. Man. Guardian.
- BRADFELD, G. T., Lewisham Insp. Employers' Liability.
- BRADGATE, E. A., Mincing lane Man. North British & Mercantile, Mincing lane, Sec. Fine Art & General.
- BRADLEY, A. G., West London Fire & Accident Insp. Pearl.
- BRADLEY, E., North-West London Man. Sun Life.
- BRADSHAW, J. C., Manchester Insp. Sun Life.
- BRADSHAW, K. W., London Man. British Engine, Boiler.
- BRADSHAW, R. C., Chester Insp. Norwich Un. F.
- BRATLEY, E. T., Bradford Jt. Sec. Alliance.
- BRADY, W. H., & Co., Bombay Mans. Employers' Liability.
- BRAGARD, B., Bruges Man. Ocean Accident.
- BRATLEY, H. C., Sydney Asst. Man. Union.
- BRATSFORD, B., North London Man. Gresham Fire & Accident.
- BRAMLEY, W., Liverpool Marine Underwriter Norwich Union Fire.
- BRAMMER, E., Newcastle Man. Colonial Mut. L.
- BRANDER, FRANK R., London Sec. Scottish Ins.
- BRANFORD, H., Bristol Man. British General.
- BRANGWIN, G. E., Man. for New Zealand Norwich Union Fire.
- BRANT, P. H., Newbury Sec. Alliance.
- BRAND, W. P., Man. for the British Isles. Canada Life.
- BRAY, G., Strand Acctd. Supt. Alliance.
- BRAYSHAW, C. A., Leeds Man. N. British & Mercantile, Leeds Sec. Fine Art & General; Leeds Man. Railway Passengers'.
- BREALEY, B. A., Lond. Man. Liverpool Insur.
- BREAR, W. R., Sheffield Insp. British General.
- BRENNAN, W. C., Dublin Man. Law Un. & Rock.
- BRENNAN, D. F., Fire Man. Ins. Corporation of Ireland.
- BRENNAN, J., Gen. Man. Irish Public Bodies.
- BRENT, E. J., Derby Insp. Caledonian.
- BRENT, R., Ipswich Man. Yorkshire.
- BREWELL, E., Nottingham Man. Employers' Liability.
- BRIANCE, A. P., Manchester Man. Ocean Acctd.
- BRIARD, E., Sec. Jersey Mutual Fire.
- BRIASCO, C. C., Napier, N.Z., Man. Prudential.
- BRICKELL, A. W., Home Acctd. Man. Car & General; also Motor Union.
- BRIDGE, G. W., Asst. Man. Legal & General.
- BRIDGE, H. E., East London Insp. Sun Life.
- BRIDGE-PIKE, R., Lincoln Man. Cornhill.
- BRIDGFORD, J. G., Chairman, Marine Underwriters' Association of Queensland.
- BRIDGWATER, W. J., Claims Man. Avon and National Farmers Union.
- BRIEN, A. C., Fire Man. Road Transport.
- BRIEN, P., Blackpool Insp. Royal.
- BRIGGS, J. E., Bournemouth Man. National Employers'.
- BRIGHAM, B. H., A.C.A., Sec. Friends' Provident & Century Life and Century; Sec. & Joint Man. Liverpool Marine.
- BRILL, E. W., London Man. Pilot.
- BRINDLE, N., Blackpool Insp. Lond. & Lancs.
- BRINTON, F. E., Newcastle Man. Warden.
- BRISBOURNE, E. L., Midlands Agency Supt. Dominion of Canada.
- BRISTOW, CHARLES, Sec. King's Lynn Plate Glass.
- BRITAIN, S. T., Blackpool Man. Atlantic; Blackpool Life Man. Western Australian.

- BRITNELL, F., Sec. High Wycombe Chair Mfrs.
 BRITT, K. J., F.I.A., F.F.A., Act. Britannic.
 BRITTLE, E., South Insp. Palatine.
 BROAD, F. S., Gen. Man. & Underwriter Bell Assurance.
 BROADBENT, S., Jt. City Man. Legal.
 BROCK, M. G., Leeds Insp. Sun Life.
 BROCKELBANK, W. H., Asst. Sec. & Chief Underwriter, Iron Trades Employers'.
 BRODELT, T. W. E., Sub-Man. Royal. Legal and Liverpool & London & Globe.
 BROERS, A. W., Calcutta Man. Caledonian; Man. for India, Century.
 BROGDEN, B. A., Sec. Leigh & Dist. Mutual F.G.
 BROMLEY, R., Sec. Chorley Tradesmen's P.G.
 BROMLEY, R. H., Home Accdt. Supt. Law Union & Roch.
 BROOK, B. B., Kent Insp. British Oak.
 BROOK, H. E., Preston Insp. Fedtd. Employers'.
 BROOKES, G. C. S., Durban Man. London Assur.
 BROOKES, A. A., Portsmouth Insp. Friends' Provident & Century Life and Century.
 BROOKS, A. T., Life Insp. Mutual Property.
 BROOKS, C., Sec. Barnoldswick, Cotton Trade.
 BROOKS, H., Accdt. Man. Co-operative.
 BROOKS, J. ROWE, Chairman, Insurance Parliamentary Association.
 BROOKS, P. H., London Motor Supt. Zurich Gen. Accdt. and Bedford General.
 BROOME, W. S., Hon. Sec. Perth Insurance Institute.
 BROOMFIELD, T., Glasgow Sec. Life Association of Scotland.
 BROUGHTON, E., West Central London Man. Legal.
 BROUGHTON, R. D., London Insp. Scottish Widows'.
 BROUGHTON, K. J., Adelaide Man. Royal Exch.
 BROWN, A., Agency Man. Scottish Amicable.
 BROWN, A. G. R., Man. & Act. Life Assoc. of Scotland.
 BROWN, ALAN, Southampton Man. Royal.
 BROWN, A. JACK, New Bridge Street (Hand-in-Hand) Man. Commercial Union.
 BROWN, A. T., Sunderland Insp. Norwich Union Fire.
 BROWN, B. G. H., F.I.A., Deputy Act. Royal Exchange.
 BROWN, C. LAWSON, London Man. Fine Art.
 BROWN, D. C. H., London, West Central. Asst. Man. Legal.
 BROWN, DOWDELL, Atlanta Man. Commercial Union and Union.
 BROWN, D. W., Aberdeen Sec. Sun Ins.
 BROWN, E. A. L., Joint Asst. Act. Legal & General.
 BROWN, E. R., Oxford Circus Asst. Man. Sun Life.
 BROWN, F. C., Stoke-on-Trent Insp. Union.
 BROWN, F. E., Hon. Sec. Hull Insurance Inst.
 BROWN, F. G., Queensland Man. National Mutual Life of Australasia.
 BROWN, F. L., London (West End) Insp. Scottish Widows'.
 BROWN, FOSTER, Agency Man. Royal Exchange.
 BROWN, G. A., Hanley Sec. Provincial and Drapers' & General.
 BROWN, G. H., Man. & Sec. Nelson & District. Mutual P.G.
 BROWN, G. R., Portsmouth Insp. British Equitable.
 BROWN, H., Nottingham Insp. Avon; also Nat. Farmers.
 BROWN, H., M.A., F.I.A., Act. Commere. Union.
 BROWN, H. A., Sec. Halifax Mutual P.G.
 BROWN, H. C., Hull Man. North British & Mercantile and Railway Passengers'; also Hull Sec. Fine Art & General.
 BROWN, H. P., Leicester Man. Eagle Star.
 BROWN, H. W., F.I.A., F.F.A., F.R.S.E., Act. and Life Man. Scottish Union & National.
 BROWN, H. W. L., Sec. United Friendly.
 BROWN, J. H., Portsmouth Insp. Provincial.
 BROWN, J. LESLIE, Carlisle Sec. Alliance; also County Fire.
 BROWN, J. M., Edinburgh Man. Royal.
 BROWN, J. McCALL, Dundee Sec. Phoenix; also London Guarantee.
 BROWN, K., Slough Insp. Provident Accident & White Cross.
 BROWN, K. J., Tokio Man. Yorkshire.
 BROWN, L., Manchester Man. Atlantic and Western Australian.
 BROWN, L. A., Asst. Sec. L. & L. & G.
 BROWN, L. W., Yeovil Sec. Friends' Provident & Century Life and Century.
 BROWN, N. R., Preston Insp. Clerical, Medical.
 BROWN, P. S., Aberdeen Man. Eagle Star.
 BROWN, P. W. E., Ealing Man. Road Transport.
 BROWN, RICHARD, Liverpool Man. Drapers' & General; also Provincial.
 BROWN, R., Aberdeen Man. Yorkshire.
 BROWN, R. G., Croydon Insp. Friends' Provident & Century Life and Century.
 BROWN, R. H., Hull Man. Sun Life of Canada.
 BROWN, R. J. P., Harley Sec. Alliance.
 BROWN, T. G., Asst. London Man. Royal; also L. & L. & G.
 BROWN, WALTER, Nottingham Man. Guardian.
 BROWN, W. A., President, Transvaal Ins. Inst.
 BROWN, W. A., London Asst. Sec. Northern.
 BROWN, W. L., Tasmania Man. Phoenix; Launceston Man. Southern Union of Australia.
 BROWN, W. J., Nottingham Fire and Accident Man. Royal London.
 BROWNE, A. DENIS, Bristol Sec. London Life.
 BROWNE, C. R., Man. for New South Wales. Eagle Star.
 BROWNE, J., Insp. for Strabane, Colonial Mutual.
 BROWNE, S. D., M.A., LL.B., Edinburgh Man. National Employers'.
 BROWNE, W. R. H., Agency Supervisor. Canada Life.
 BROWNELL, E. A., President and Man. Dir. Western; President British Empire Assurance, also St. Lawrence Underwriters.
 BROWNING, A. Q., Brighton Man. Atlas, also Essex & Suffolk Equit. [Hon. Librarian, Brighton & Sussex Insurance Institute.]
 BROWNING, D. O., Boston Man. Commercial Union.
 BROWNING, E. C., Law Courts Life Man. Eagle Star.
 BROWNING, F. C., London Accdt. Man. Royal; also Liverpool & London & Globe.
 BRUCE, C. L., Bradford Man. Sun Life.
 BRUCE, H. H., Glasgow Claims Supt., Cornhill.
 BRUCE, H. W., Derby Sec. Norwich Union Fire and Norwich Union Life.
 BRUCE, O. R. E., Maidstone Insp. Employers' Liability.
 BRUCE-SMITH, C., London (West End) Insp. Scottish Temperance.
 BRUMFITT, H. W., Leeds Sec. Scottish Widows'.
 BRUNDRETT, J. L., Agency Man. Vulcan Boiler.
 BRUSH, H. J., Dorchester Man. Commercial Un.
 BRYAN, C. A., Manchester Asst. Man. Friends' Prov. & Century Life; also Century.
 BRYANS, R., Sec. Commercial of Ireland.
 BRYANT, F. C., Birmingham Fire & Accident Man. Royal London.
 BRYANT, F. W., Man. for Scotland, Phoenix; also London Guarantee.
 BRYETT, D. E., Luton Insp., Employers' Liability.
 BRYSON, J. W., Paisley Insp. General Accident.
 BRYSON, K. C., Reading Insp. Cornhill.
 BUCHAN, A., Lancaster Sub-Man. Scottish Automobile.
 BUCHAN, J. PARK, Man. Scottish Boatowners.
 BUCHANAN, F., Newcastle Sec. U.K. Provident.
 BUCHANAN, G. O., Man. for S. Africa. Gen. Accident.
 BUCHANAN, J., Aberdeen Insp. Federated Employers'.
 BUCHANAN, J. G. Y., Edin. Man. British Gen.
 BUCHANAN, T., Dunfermline Insp. Century; also Friends' Provident & Century Life.
 BUCKINGHAM, C. F., London Asst. Accident Man. Liverpool & London & Globe and Royal.
 BUCKLAND, J. E. H., Gloucester Sec. Friends' Provident & Century Life and Century.
 BUCKLAND-EVANS, J. E. H., Sheffield Insp. Friends' Provident & Century Life and Century.
 BUCKLEY, J. E. G., Reading Man. L. & L. & G.
 BUCKLEY, C. F., Cork Man. London Assurance.
 BUCKLEY, F. S., Leeds Fire Supt. London & Lancashire.
 BUCKNELL, E. B., Ipswich Man. National Employers'.
 BUD, N. J. A., Hertford Insp. London & Lancashire.
 BULKLEY, I. W., Rhyl Insp. Commercial Union.
 BULL, F. W., Joint Lane Street Man. Sun Life.
 BULL, W. E., Tokyo Man. Sun Ins.
 BULLEY, A. H., Man. for S. Africa, Eagle Star.

- BULLEN, F. H., Plymouth Man. Norwich Union Fire; also Norwich Union Life.
- BULLOCK, F. H., Gen. Man. Vulcan Boiler.
- BULLOCK, H. S., Asst. Man. (Life) for India, Phoenix.
- BULLOCK, W. W., Swansea Insp. County Fire.
- BULPHIN, G. F., Bristol Life Sec. General Life.
- BULYUDE, R. G., Colchester Man. Atlas; also Essex & Suffolk.
- BUNFORD, J. F., M.A., F.I.A., Asst. Man. National Provident.
- BUNTING, H. H., N.W. London Man. Yorkshire.
- BUNYAN, J. C., San Francisco Man. Commercial Union, Ocean Accident, Palatine and Union.
- BURGEHLL, V. O., President, South Australia Insurance Institute.
- BURDEKIN, J., Country Fire Supt. Sun Ins.
- BURGESS, W., Edinburgh Sec. Caledonian.
- BURGESS, W. H., Sec. Toronto Insurance Inst.
- BURGOYNE, G. F. T., Barcelona Man. Liverpool & London & Globe.
- BURKE, S. P., Margate Insp. Employers' Liab.
- BURN, SIR JOSEPH, K.B.E., F.I.A., F.S.I., Gen. Man. Prudential since 1920. Actuary from 1912 to 1925. Entered Company's service in 1886. Elected F.I.A. in 1894.
- BURNE, LEONARD, Manchester Insp. Scottish Widows.
- BURNES, P. G., Maidstone Man. Legal & Gen.
- BURNS, A., Asst. Man. for Scotland, Yorkshire.
- BURNS, C. P., Glasgow Man. Road Transport.
- BURR, H., Man. Reversionary & Gen. Securities.
- BURR, R. H., City Insp. Clerical, Medical & General.
- BURRIDGE, H. G., Foreign Supt. Tariff Reinsurances.
- BURROW, G. W., Plymouth Man. Sun Ins.
- BURROWS, F. W., Edinburgh Man. Car & Gen.
- BURROWS, J. E., Worcester Insp. Atlas.
- BURROWS, L. F., Middlesbrough Insp. Royal.
- BURROWS, S., F.F.A., Asst. Act. Yorkshire.
- BURROWS, T. C., Birmingham Sec. Guarantee.
- BURROWS, W. H., London Sub-Man. British Engine Boiler.
- BURMEISTER, H. C., Netherlands (Accident) Jt. Man. Royal Exchange.
- BURT, A. H., Yeovil Insp. Liverpool & London & Globe.
- BURTON, H. J., Birmingham Asst. Sec. Scottish Union & National.
- BURTON, H. J. H., North-West London Insp. Eagle Star.
- BURTON, L. W., Skipton Insp. Eagle Star.
- BURTON, W. J., Hertfordshire Insp. British Oak.
- BURWELL, A. R., Bradford Insp. Friends' Provident & Century Life and Century.
- BUSER, N. T., Hon. Sec. Birmingham Insurance Institute.
- BUSER, C. F., Chairman, Bombay Fire Insurance Association.
- BUSH, A. S., South West London Insp. Sun Life.
- BUSH, H. J., Exeter Man. General Accident and Scottish Automobile.
- BUSKIN, S. M., Acctd. Man. Norwich U.F.
- BUSSELL, H. G., Ilford Insp. Legal & General.
- BUSWELL, H. B., Jt. Foreign Fire Man. Guardian.
- BUTCHER, G. L., Montreal Man. Ocean Accident.
- BUTCHER, H. W. E., Northampton Man. North British & Mercantile, Railway Passengers', and Fine Art & General.
- BUTCHER, R. E., Birmingham Man. Western.
- BUTLER, A. G., Bradford Life Supt. Phoenix.
- BUTLER, C. D., Leeds Man. Clerical, Med. & Gen.
- BUTLER, E. P., Sheffield Insp. State.
- BUTLER, J., Manchester Asst. Man.; Essex & Suffolk Equitable.
- BUTLER, J. W., Manchester Life Supt. Alliance.
- BUTLER, P. N., Newcastle Man. Car & General.
- BUTLER, S. C., Ipswich Insp. Provident Accident & White Cross.
- BUTLER, W. A., Sec. Cumberland, Coal Owners' Mutual.
- BUTLER, W. P., Canterbury Insp. Union.
- BUTSON, J. M., Truro Insp. British Oak.
- BUTT, L. M., F.I.A., Act. General Life.
- BUTTER, R. C. T., Plymouth Man. Gresham F.
- BUTTERY, J. T., Manchester Man. Motor Union.
- BUTTERLEY, W. J., London Man. National Mutual Indemnity.
- BUTTOLPH, A. H., Hastings Sec. Norwich Union Fire.
- BUTTON, H. J., Hastings Man. Yorkshire.
- BUTTON, S., Manchester Man. Pearl.
- BYATT, L. S., Lowestoft Insp. North British & Mercantile; also Railway Passengers'.
- BYERS, K. O., Bristol Sec., Scottish Temp.
- BYRNE, L. P., Sec. Federal of South Africa.
- CAFLISCH, V. P., Brisbane Man. Employers' Liability.
- CAHILL, J. A., Melbourne Sec. Colonial Mutual Life.
- CAINE, A. O., West Bromwich Insp. Royal.
- CAINES, B. E., Cardiff Man. Beacon.
- CAINES, L. G. D., West of England Man. Beacon.
- CAIRNS, T. H., Edinburgh Asst. Man. Dominion.
- CALBURN, C. C., Sub-Man. Swiss Reinsurance.
- CALCUTT, W. E., Shrewsbury Sec. Provincial; also Drapers' & General.
- CALDECOTT, R. E. H., Manchester Man. National Employers' Mutual.
- CALDER, W. M. C., Stirling Insp. Royal.
- CALDWELL, A. F., Glasgow Man. Nat. Emp. Mut.
- CALDWELL, R. H., Agency Man. Norwich Union Life.
- CALLANDER, L., London Underwriter Reliance Marine.
- CALLENDEY, J. R., Dunedin, N.Z., Man. Royal Exchange.
- CALLENDEY, W. W., Dunedin, N.Z., Man. Alliance.
- CALLIEU, C., Law Courts Man. Car & General.
- CALVERT, D. R., Manchester Insp. Lond. & Prov. Marine.
- CALVERT, R., Middlesbrough Insp. Phoenix; also London Guarantee.
- CALVERT, T. G., Accident Claims Supt. Royal Exchange.
- CALVERT, V. C., Bury Sec. London & Lanes.
- CALVEY, H., Fire Supt. Royal.
- CALWELL, E. T., Man. for Scotland, Yorkshire.
- CAMERON, D. S., Queensland Man. National of New Zealand.
- CAMERON, F. J., F.F.A., F.I.A., Gen. Man. & Act. Caledonian since 1928. Jt. Act. Friends' Provident & Century 1927-28. Asst. Act. 1919-27. Originally with Caledonian 1897-1905. Born 13th December, 1860, in Edinburgh. [Chairman Associated Scottish Life Offices.]
- CAMERON, J. M., Edinburgh Man. State.
- CAMERON, J. R., Christchurch, N.Z. Man. United Insurance.
- CAMM, T. G., Sec. Bristol Mutual P.G.
- CAMPBELL, A., Casualty Supt. Montreal, Railway Passengers'.
- CAMPBELL, A., Queensland Man. Co-operative of Australia.
- CAMPBELL, A. C., West End Insp. Eagle, Star.
- CAMPBELL, A. J., Belfast Man. Federated Employers'.
- CAMPBELL, D. G., Inverness Asst. Man. Norwich Union Fire and Norwich Union Life.
- CAMPBELL, G. S., F.F.A., Man. Ecclesiastical. [Chairman Faculty of Actuaries (England) Club.]
- CAMPBELL, J. T., F.F.A., Man. (Gt. Britain & Ireland) Nat. Mutual of Australasia.
- CAMPBELL, W. C., Glasgow Man. State and Liverpool & London Plate Glass.
- CAMPBELL, W. F., Glasgow Man. Royal Exchange; also National Provincial. [Chairman, Glasgow Rate & Salvage Assoc.]
- CAMPBELL, W. P., Limerick Insp. General Acctd.
- CAMPION, V., North London Man. Sun Ins.
- CAMPLING, L. H., Man. for S. Africa North British & Mercantile; also Railway Pass.
- CANFIELD, S. C., Man. for Near East, Prudential.
- CANSDALE, A., Joint Acctd. Man. Fine Art & General; also Sec. Railway Passengers' and British Aviation.
- CANVIN, H. G., Bath Sec. Sun Insurance.
- CAPIES, L. G., Nottingham Man. Royal Exchange and National Provincial.
- CAPEWELL, W. C., Carmarthen Insp. Avon; also National Farmers.
- CAPON, F. C., Canada Life Man. Prudential.
- CARDEN, E. C. T., Asst. Fire Man. Alliance.
- CAREY, N. L., Joint Sec. Clerical, Medical & General.
- CARLESS, H., Port Elizabeth Man. Commercial Union.
- CARLISLE, C. D., Leicester & Nottingham Sec., Scottish Insurance.
- CARLSON, K. V. F., London Marine Man. Scandinavia.
- CARLSSON, O. H., Foreign Fire Supt. Pearl.

- CARPENTER, H., Bradford Insp. Atlantic and Western Australian.
 CARPENTER, S. G. N., Leeds Insp. Colonial Mutual Life.
 CARPMAEL, C., F.I.A., Act. & Sec. Royal National Pension Fund for Nurses.
 CARR, F. J., West Hartlepool Sec. Scottish Union & National.
 CARR, H., Southport Insp. Royal.
 CARR, J., Newcastle Sec. Scot. Un. & Nat.
 CARR, J. A., Stoke-on-Trent Insp. Atlas.
 [President, Stoke-on-Trent Ins. Inst.]
 CARR, L. A., Liverpool Insp. Sun Life.
 CARR, R. S., Belfast Man. British Engine, Boiler.
 CARR, W. LACY, Chief H.O. Insp. Yorkshire.
 CARRICK, A., Newcastle Asst. Sec. Caledonian.
 CARROLL, H. A., Sec. Reliance Marine.
 CARRUTHERS, R. J., Asst. London Man. Royal and Liverpool & London & Globe.
 CARRUTHERS, W., Reading Man. Pearl.
 CARRUTHERS, W. A., Dundee Insp. Bedford Gen. and Zurich General Accident.
 CARSTAIRS, L. S., Agency Man. for United Kingdom, Southern Life.
 CARTER, A. S., Cambridge Sec. Phoenix; also London Guarantee. [Hon. Sec. Cambridge Insurance Institute.]
 CARTER, F. J., Sec. Liverpool Victoria.
 CARTER, G. S. N., F.I.A., London Sec. Life Association of Scotland.
 CARTER, G. W., Norwich Man. Cornhill.
 CARTER, H. K., London For. Accdt. Supt. Caledonian.
 CARTER, N. J., F.I.A., Life Man. and Actuary Eagle Star.
 CARTER, R. P., Bristol Man. Royal.
 CARTER, S. J., Hanley Insp. Gresham Fire & Accident.
 CARTER, S. R., Supt. Burglary Dept. Guardian.
 CARTER, T. R., Nottingham Insp. Friends' Provident & Century Life and Century.
 CARTLEDGE, H. T., Deputy U.S. Man. Liverpool & London & Globe.
 CARTWRIGHT, S., Manchester Sec. Scottish Life.
 CASARELLI, L. L., South London Insp. Sun Life.
 CASH, A., Nottingham Insp. Colonial Mut. Life.
 CASLEY, C. W., Bristol Life Man. Eagle Star.
 CASPER, H. G., United States Man. Eagle Star.
 CASSON, A. J., Leeds Fire Man. Norwich Union Fire.
 CASTLE, N., Brighton Man. Yorkshire.
 CATLIF, E. A., Ipswich Insp. Dominion.
 CATLING, T. E., Claims Man., London, General Accident, Fire & Life.
 CATON, N. L., Nuneaton Insp. Royal.
 CATTANACH, W. A., Colwyn Bay Insp. Norwich Union Life.
 CATTELL, W. F., Nottingham Man. Road Trans.
 CATTIERMOLE, F. W., Wood Green Insp. Eagle Star.
 CATTIERMOULE, K. M., Southampton Insp. Norwich Union Fire.
 CAUDLE, R. P., Manchester Insp. Standard Life.
 CAUGHEY, T. W., Newry Insp. North British & Mercantile; also Railway Passengers'.
 CAUGHEY, ROBERT, Gen. Man. for New Zealand Alliance.
 CAUVIN, P., Gen. Man. Confiance Fire.
 CAVE, W. R., Man. for Australasia, North British & Mercantile.
 CAVERS, WILLIAM LANGTON, Man. Ocean Accident & Guarantee since 1922. Asst. Man. from 1920. Sec. East London from 1905. Previously at Newcastle.
 CAVLEY, A., Oldham Insp. North British & Mercantile and Railway Passengers'.
 CAWLEY, J., Warrington Insp. County Fire.
 CAWOOD, C. B., Hon. Sec. Dumfries Ins. Inst.
 CHABOT, H. J., Madrid Man. Royal Exchange.
 CHADWICK, W. W., Coventry Asst. Man. Royal.
 CHALLICE, J. F., Glasgow Man. Employers' Liability.
 CHAMBERLAIN, A. W., Strand Insp. Sun Life.
 CHAMBERLAIN, C. G., Hon. Sec. Liverpool Insurance Institute.
 CHAMBERLAIN, C. H., Southampton Insp. Scottish Widows'.
 CHAMBERS, A. T., H.O. Insp. British Equitable.
 CHAMBERS, D. B., London (St. James's) Man. Canada Life.
 CHAMBERS, E., South Liverpool Man. Co-operative.
 CHAMBERS, E. H., Belfast Insp. Eagle Star.
 CHAMBERS, F., Doncaster Insp. Eagle Star.
 [Chairman, Doncaster Centre, Yorkshire Insurance Institute.]
 CHAMBERS, HERBERT, West End Man. Gresham F. & A.
 CHAMBERS, W., Carlisle Sec. Scottish Union & National.
 CHAMP, F. H., Wolverhampton Insp. Car & Gen.
 CHAMPNESS, W. S., Cheltenham Man. Cornhill.
 CHANDLER, A. J., Manchester Sec. Life Assoc. of Scotland.
 CHANDLER, A. W., Brighton Man. Guardian.
 CHANDLER, F. J., Sec. "Eagle Fund," Eagle Star.
 CHANNOK, H. G., Asst. Sec. Legal.
 CHAPLIN, F. P., Ealing Man. Prov. Accident & White Cross.
 CHAPMAN, A., Leeds Man. Dominion of Canada.
 CHAPMAN, C. J., Reading Man. Sun Life.
 CHAPMAN, C. R. H., Bristol Insp. Sun Life.
 CHAPMAN, D. J., Boston Insp. Scottish Union & National.
 CHAPMAN, G. C., Nottingham Man. Com. Un.
 CHAPMAN, H. A., Ilford Insp. Warden.
 CHAPMAN, H. N., Scunthorpe Insp. Norwich Union Fire.
 CHAPMAN, J., Johannesburg Man. Guardian.
 CHAPMAN, O. A., Man. for the Argentine, Sun Insurance.
 CHAPMAN, T. S., Manchester Man. London Assurance; also Guildhall.
 CHAPPLE, G. W. P., Hull Insp. Friends' Provident & Century Life and Century.
 CHAPPLE, R. C., Queensland Man. Prudential.
 CHARLES, D. H., Luton Sec. Scottish Union & National.
 CHARLESWORTH, J., Leeds Insp. Eagle Star.
 CHARLTON, L. K., Edinburgh Insp. Sun Life.
 CHARNOCK, E., Huddersfield Insp. Fine Art & General.
 CHARTERS, T., Christchurch, N.Z., Man. Standard of New Zealand.
 CHATEBURN, C., Oldham Insp. Liverpool & London & Globe.
 CHATTERTON, C. W., Rochdale Insp. Royal.
 CHATTERTON, S., Motor Supt. Gresham Fire & Accident.
 CHAUMETON, E. E., Asst. Sec. and Chief Accountant Avon; also National Farmers Union.
 CHAVASSE, P. E., Hon. Sec. Birmingham Actuarial Society.
 CHEETAM, F. G., Manchester Jt. Man. State.
 CHERRY, F., Bristol Sec. United Kingdom.
 CHERRY, R. A., Manchester Fire Supt. Century.
 CHESHIRE, F. W., Birmingham Man. Co-operative.
 CHESHIRE, M. G., Law Courts Insp. Friends' Prov. & Century Life and Century.
 CHEVELEY, C., Cape Town Asst. Man. Atlas.
 CHEW, B. L. V., Bradford Insp. Sun Life.
 CHIDLEY, G. E., Hereford Sec. Scottish Union & National.
 CHILDE, E. R., A.I.A., Sec. China Underwriters.
 CHILDS, L. M., South West London Man. Nat. Employers'.
 CHING, T. B., Man. for U.K. South British.
 CHIRNSIDE, W. S., Bedford Man. Royal Exch. and National Provincial.
 CHISHOLM, A. D., Paisley Insp. Law Accident and London & Lancashire.
 CHOISY DE ROUGE-MONT & Co., Mans. Live Stock & General.
 CHRIMES, H. O., Man. for S. Africa, Scottish Union & National.
 CHRISTIAN, G. G., Canterbury Insp. Northern.
 CHRISTIAN, H. M., Croydon Man. North British & Mercantile; Fine Art & General; also Railway Passengers'. [Chairman, Croydon Centre London Insurance Institute.]
 CHRISTIAN, W. C., Ealing Man. British Gen.
 CHRISTIE, A. J., Jt. Man. & Sec. Scottish Building Contractors.
 CHRISTIE, J. S., Home Fire Man. London Assur.
 CHRISTIE, R. J. M., Brighton Man. National Employers'.
 CHRISTIE, T. J., Man. for India Standard Life.
 CHRISTY-CLARKE, J. W., H.O. Supt. Equity & Law.
 CHURCH, R. H., London (Leadenhall) Asst. Sec. Scottish Provident.
 CHURCHILL, A. W., Ludlow Man. Provident Accident & White Cross.
 CLABROUGH, F. H., Chester Insp. North British & Mercantile.
 CLAMP, S. E., Reading Man. British Oak.

- CLARK, A. B. Fire Supt. Phoenix; also London General.
- CLARK, BENJAMIN. Birmingham Man. Legal & Gen.
- CLARK, E. A., New York Sec. Northern.
- CLARK, E. E., Joint Sec. Excess.
- CLARK, GEORGE H., Jr. Sec. Scottish Union & National.
- CLARK, G. L., City Man. British Equitable.
- CLARK, H. T. J., Asst. Man. Fire & Accident; Deputy Fire & Accident Man. Legal & General.
- CLARK, J., Carlisle Man. General Accident and Scottish Automobile.
- CLARK, J., Sec. Dewsbury District Plate Glass.
- CLARK, J. C., Birmingham Man. North British and Railway Pass.; also Fine Art & Gen.
- CLARK, J. D., Shrewsbury Man. Alliance; also County Fire.
- CLARK, R. A., Cambridge Man. Palatine; also Union.
- CLARK, R. R., United States Man. Caledonian.
- CLARK, W. G., Bristol Man. Alliance (Provident Life Fund); also County Fire.
- CLARK, W. T., Bradford Man. Commercial Union.
- CLARKE, A. J., London Man. Imperial Life.
- CLARKE, ALFRED J., Mansfield Insp. Royal.
- CLARKE, C., Carlisle Insp. Eagle Star.
- CLARKE, C. E., Wolverhampton Insp. Eagle Star.
- CLARKE, C. W., Perth, W.A., Man. Eagle Star.
- CLARKE, E. C., Ashford Supt. Royal London Mutual.
- CLARKE, E. E., Law Courts Sec. Phoenix; also London Guarantee.
- CLARKE, F. P., Yeovil Insp. Eagle Star.
- CLARKE, GROSVENOR, F.C.I.L., Nottingham Man. Beacon.
- CLARKE, G. P., Sec. & Gen. Man. Somerset Mut.
- CLARKE, J. J., Dublin Man. Norwich U. Life.
- CLARKE, L. J., Eastern Counties Insp. Cald'n.
- CLARKE, L. J., Leicester Man. Ocean Accident.
- CLARKE, R. W., Exeter Sec. British General.
- CLARKE, W. A., Man. for India Motor Union.
- CLARKE, W. B., Gravesend Insp. British Gen.
- CLARKE, W. D., Chief Officer, Glasgow Rate & Salvage Association.
- CLARKE, W. W., North London Man. British Oak.
- CLARKSON, A. C., Newcastle Sec. Scottish Equitable.
- CLAUSSEN, C., Chicago Man. London & Lancs.
- CLAY, A. H., Birmingham Man. Sun Life of Canada.
- CLAYBURN, N. T., Derby Man. Alliance.
- CLAYDEN, F. A., Weymouth Insp. Eagle Star.
- CLAYTON, ASHLEY E., Gen. Man. & Sec. Avon; also National Farmers.
- CLAYTON, F. R., Gen. Man. for S. Africa Royal Exchange.
- CLAYTON, K. J., Carlisle Insp. Yorkshire.
- CLAYTON, S. F., Hull Sec. Union.
- CLEAVER, A. B., City Fire Supt. Lon. & Lancs.
- CLEAVER, A. O., London Fire Supt. London & Lancashire.
- CLEE, F. L., Bristol Insp. Friends' Provident & Century Life and Century.
- CLEE, J. L., Exeter Sec. Friends' Provident & Century Life and Century.
- CLEGG, C. J. C., St. Albans Sec. Alliance.
- CLEGG, CYRIL, F.I.A., Act. Refuge.
- CLELAND, J. C., Belfast Man. Sun Life of Can.
- CLEMENTS, E. G. R., Birmingham Life Supt. Phoenix.
- CLEMENTS, F. H., Moorgate Insp. Sun Life.
- CLEMENTS, J. J., Brussels Man. Ocean Accident.
- CLIFFORD, H., Leeds Insp. Avon and National Farmers Union.
- CLIFFORD, J. I., Coventry Insp. Sun Insurance.
- CLIFTON, J. H., Taunton Sec. Alliance.
- CLINT, R., Bedford, Cambridge and Watford Insp. Legal.
- CLINTON, G. T., Southampton Sec. London Life.
- CLOHERTY, A. P., Galway Insp. Norwich Union Fire.
- CLOSS, M. J., New York Sec. Atlas.
- CLOTHER, H., Kent Rep. United Kingdom Prov.
- CLOUGH, G. A., Middlesbrough Man. Iron Trades Employers.
- CLOUGH, T., Claims Man. Leeds, Gen. Acctd.
- CLOUGH, W. H., F.I.A., Act. Mercantile & Gen.
- CLOVER, J. H. B., Agency Organisation Officer, Confederation Life.
- CLOVER, W. F., Essex & West Suffolk Man. Confederation Life.
- CLOWE, E., Hove Insp. Avon; also National Farmers.
- CLOWES, B. J., Northampton Insp. Bedford General; also Zurich General Accident.
- CLOWSER, C. E., Stoke-on-Trent Sec. Phoenix, also London Guarantee.
- CLOWSER, C. N., North London Man. Phoenix also London Guarantee.
- CLULUE, E. N., F.C.I.L., Exeter Man. Norwich Union Fire.
- CLUNIE & SCOTT, C.A., Edinburgh Mans. London & Scottish.
- CLYMER, J. A., Norwich Man. North British & Mercantile; also Railway Passengers; Norwich Sec. Fine Art & General.
- COALES, A. G., Hon. Sec. Insurance Debating Socy.
- COARD, G. A., Liverpool Sec. Northern.
- COATES, A. E., Birmingham Sec. Scottish Widows' Fund.
- COATES, D. S., Hon. Sec. Blackpool Centre North Lancashire Insurance Institute.
- COATS, A. H., Worcester Insp. Gen. Accident.
- COCHRAN, D. P., South West London Man. Royal Exchange.
- COCK, J. H., Plymouth Insp. Sun Life.
- COCK, J. T., Truro Insp. Royal.
- COCKBURN, G. Y., Belfast Man. L. & L. & G.
- COCKE, A. J., Brighton Man. Car & General.
- COCKHAM, R. S., Northampton Man. Eagle Star.
- CODINGTON, S. D., Bradford Man. Eagle Star.
- COECKELBERGHS, J., Brussels (West) Man. Ocean Accident.
- COGGIN, R. S., Cheapside Insp. Sun Life.
- COGHILL, G. G., Birmingham Man. Century, Friends' Prov. & Century Life & Southern.
- COGHIAN, J. F., Oldham Insp. North British & Mercantile.
- COKE, J., Sec. British Legal Life.
- CULBECK, T. O., Leeds Fire Supt. British Gen.
- COLCOCK, R. H., New Orleans Man. Liverpool & London & Globe.
- COLDWELL, J. M., Sheffield Insp. Eagle Star.
- COLE, D. A., Nottingham Insp. Nat. Mutual Life.
- COLE, E. C., Chichester Insp. General Acctd.
- COLE, E. H., Brisbane Man. Royal Exchange.
- COLE, F. H., Peterborough Insp. Norwich Union Life.
- COLE, J., Belfast Man. National Provident.
- COLE, H. N., Agency Man. for Great Britain & Ireland, Nat. Mutual of Australasia.
- COLE, J. T., Nairobi, Man. Royal Exchange.
- COLE, J. T., Man. for East Africa Car & Gen.
- COLE, R. C., M.A.O., London Man. Norwich Union Fire.
- COLE, W., Cambridge Man. Essex & Suffolk Equitable.
- COLEMAN, A. W., Leeds Asst. Man. Cornhill.
- COLEMAN, C. G., Luton Insp. Norwich Union Fire.
- COLEMAN, DOUGLAS A., Man. British Equitable.
- COLEMAN, W. J., Agency Man. Mutual Property.
- COLES, L. G., Exeter Man. London Assurance.
- COLLIER, J. E., Shrewsbury Man. Legal & Gen.
- COLLIER, F. E., G. G., Inverness Sec. Scottish Union & National.
- COLLINGWOOD, L. W., Asst. Act. London & Scottish; Act. Ideal Benefit and Ideal Life.
- COLLINS, B. A., Limerick Insp. Lond. & Lancs.
- COLLINS & CO., LTD., A. J., Mans. Reinsurance Corp'n.; London, Mans. British India, China Underwriters, Confiance Fire, Européenne National of Copenhagen, Nordstern General, Reinsurance Company "Rossia," Soleil Fire, Sul America Fire Marine & Accident; also European Mans. Providence, Washington.
- COLLINS, D. G., Underwriter Canton Ins.; also Triton.
- COLLINS, F. HOWARD, Brighton Man. Liverpool & London & Globe.
- COLLINS, H., United States Man. Ocean Acctd.; Deputy United States Man. Palatine and Union.
- COLLINS, T., Glasgow Man. Pearl.
- COLLINS, V. H., Life Supt. Guardian.
- COLLIS, B., Sec. Shield.
- COLLISCHON, S. W., Man. United Emp. Policies.
- COLLYMORE, A., Oxford Circus Man. Sun Life.
- COLMAN, S. M., Leeds Marine Underwriter London & Scottish.
- COLQUHOUN, A., Dundee Sec. Brit. Eng. Boiler.
- COLMAN, A., Leeds Acctd. Supt. Employers' Liability.
- COLMAN, H. W., South London Man. Yorkshire.
- COLNOR, W. H., High Wycombe Man. Beacon.
- COLVIN, J. A., Dublin Man. County Fire and Alliance (Provident Life Fund).

- COLWELL, A. R., Gloucester Man. Commercial Union.
- COMANS, W. J., Insp. Queensland.
- COMBER, E. H., South-West London Man. Royal.
- COMFORT, J. B., Oxford Insp. Atlas.
- COMFORT, T. A., Edinburgh Sec. County Fire.
- COMPTON, W. R., High Wycombe Insp. General Accident.
- CONDIE, V., City Man. Motor Union.
- CONN, J. N., Newcastle Man. Avon and Nat. Francis.
- CONN, A. W., South London Insp. Sun Life.
- CONN, JAMES, Jt. Man. & Sec. South of Scotland Woollen Manufacturers.
- CONN, J. CAMERON, Jt. Man. & Sec. South of Scotland Woollen Manufacturers.
- CONN, W. H., Bristol Sec. Scottish Insurance.
- CONNELL, J. D., Ipswich Insp. London & Lancs.
- CONNOR, W. E., Underwriter, Nat. Employers'.
- CONRAD, F., London Representative Alliance Marine & Fire. L'Union Fire. Accident & General Paris. Viking Assurance Co. of Oslo.
- CONYBEARE, J. J., President, Assurance Medical Society.
- CONYNGHAM, C. S., Auckland, N.Z., Man. Prudential.
- COOK, A. D., Sydney, N.S.W., Man. Sun Fire.
- COOK, A. L., Montevideo Sec. Standard Life.
- COOK, D., Glasgow Man. Manufacturers Life.
- COOK, E. A., Trinidad Sec. Standard Life.
- COOK, F. J., Hull Insp. London Assurance.
- COOK, J., Oswestry Insp. Scottish Insurance.
- COOK, J. A., Keith Insp. Commercial Union.
- COOK, J. W. A., Lancaster Insp. General Accdt.
- COOK, J. C., Southampton Man. Road Trans.
- COOK, P. E. M., Eastbourne Sec. General Accdt.
- COOK, R. H. F., Bedford Asst. Man. Sun Life.
- COOK, R. N., Liverpool Man. Edinburgh.
- COOK, T. S., South London. Man. Law Accdt.
- COOK-WATSON, S. C., South London Man. Confederation Life.
- COOKE, B. D., Accdt. Man. World Auxiliary.
- COOKE, D. R., Wolverhampton Insp. Caledonian.
- COOKE, FRANK B., Man. London & Scottish, Scottish Metropolitan and Welsh.
- COOKE, F. C., Leeds Fire and Accdt. Man. Phoenix; Leeds Man. London Guarantee.
- COOKE, F. H., West End Lond. Man. Royal Exchange.
- COOKE, G., Barnsley Insp. Royal.
- COOKE, H. E., Plymouth Sec. Alliance.
- COOKE, H. E., Asst. Man. Victory.
- COOKE, J. K., Bangor Insp. Yorkshire.
- COOKE, M. G., BECON., South Australia Man. Prudential.
- COOKE, STENSON, Ealing Man. Motor Union.
- COOKE, SYDNEY, Birmingham Supt. Equity & Law.
- COOKSEY, W. J., Hon. Sec. Actuarial Society of Australasia.
- COOMBE, G. A., F.S.I., Deputy Surveyor, Prudential.
- COOMBES, J. B., Sec. Vectis P.G.
- COOMBS, T. W., Croydon Insp. Employers' Liability.
- COOMBS, W. E., Adelaide, S. Australia, Man. Yorkshire.
- COOPER, A., Birmingham Insp. Friends' Prov. & Century Life and Century.
- COOPER, A. C., Accident Supt. Scottish.
- COOPER, A. D., Hon. Sec. Western Australia Insurance Institute.
- COOPER, A. E., Manchester Man. Royal.
- COOPER, E., West End Sec. Friends' Provident and Century Life; also Century.
- COOPER, F. M., Shepherds Bush Man. Com. Un.
- COOPER, F. W., Bham Insp. (Life) Royal.
- COOPER, J. A., Manchester Man. Car & General.
- COOPER, L. P., Jt. Foreign Fire Man. Guardian.
- COOPER, S. B., Harrow Man. Provident Accident & White Cross.
- COOPER, W. H., Hammersmith Insp. N.B. & Mercantile and Fine Art & General; also Railway Passengers.
- COOPER, W. L., Glasgow Fire Supt. Scottish Union & National.
- COOTE, H. F., Chatham Sec. Northern.
- COPE, A. S., Manchester Sec. British Engine.
- COPE, G. A., Leicester Insp. Car & General.
- COPE, H. J. B., F.I.A., Asst. Act. Friends' Prov. & Century Life.
- COPELAND, A. G., Gen. Sec. Mutual Life & Cit.
- COPELAND, J. C., Darlington Insp. Provincial; also Drapers' & General.
- COPELAND, J., Aberdeen Insp. Colonial Mut. Life.
- COPLEY, C. R., Croydon Sec., Phoenix.
- COPLEY, G. H. B. L., Crewe Sec. Law Union & Rock.
- COPLEY, H., Sheffield Man. Eagle Star.
- COPPOCK, G., Derby Insp. Guardian.
- CORBETT, T. L., Dorchester Insp. Provincial and Drapers' & General.
- CORBIN, F. D., Reading Man. Sun Life of Canada.
- CORDELL, R. W., Plymouth Man. Friends' Prov. & Century Life; also Century.
- CORDINGLEY, A., Ashton Sec. London & Lancs.
- CORLETT, A. E., Douglas Insp. Norwich Union Fire.
- CORLEY, S. W., London Agency Man. Northern.
- CORMACK, F. A., London Asst. Sec. National Mutual Life.
- CORNELIUS, J. C., Man. & Sec. British Law since 1920. Mincing lane Man. Liverpool & London & Globe from 1916. Commenced insurance career with London Assurance, afterwards with L'pool & London & Globe.
- CORNELL, F. W., Melbourne Sec. City Mutual Fire; Melbourne Asst. Sec. Lond. & Lancs.
- CORNELL, S. E., Barnstaple Insp. Commercial Union.
- CORNISH, C. E., Blackpool Sec. Yorkshire.
- CORNISH, H. A., Leeds Man. British Oak.
- CORNWALL, G., Leeds Man. London Assurance; also Guildhall.
- CORNWELL, W. G., Hastings Insp. Cornhill.
- CORRIGALL, T. K., Glasgow Man. Western.
- CORSE-SCOTT, Major E. J., Sec. and Investment Sec. General Life.
- CORT, H. S., Cardiff Insp. Colonial Mut. Life.
- COSGROVE, C. J., Hants. and Channel Is. Man. Norwich Union Life.
- COSSAR, E. J. W., Man. for India, Burma and Ceylon, Gresham Life.
- COSSAR, E. R., Durban Man. Sun Ins.
- COSSLETT, B. E., Newcastle Man. British Engine, Boiler.
- COTE, G. J. E., Quebec (City) Man. Prudential.
- COTTAM, George A., Warrington Man. Royal.
- COTTER, A. R., Liverpool Sec. U.K. Provident.
- COTTER, B., Burnley Sec. North British & Mercantile also Railway Passengers'.
- COTTLE, F. J., Asst. Sec. London & Lancashire; also Foreign Man. Law Union & Rock.
- COTTLE, W. E., Oxford Insp. London & Lancs.
- COTTON, A. L., Birmingham Sec. Scottish Prov.
- COUCH, R. T., Treasurer, Crown Life.
- COUNTRYMAN, R. L., San Francisco Man. Norwich Union Fire.
- COUPAR, J. B., Dundee Man. Legal & General.
- COUPLAND, J., Leeds Insp. Eagle Star.
- COURAGE, J. R., Newcastle Man. Economic.
- COUTTS, CHARLES RONALD VAWDREY, F.I.A. (1902) Man. & Act. Provident Mutual Life since 1914, Asst. Act. National Mutual Life 1905. Joined Hand-in-Hand 1895.
- COUTTS, G. K., Cardiff Man. British Fire.
- COVENEY, B. H., Derby Sec. Sun Ins.
- COVENTON, J. A., Glasgow Sec. National Mutual Life of Australasia.
- COVENTRY, BERNARD G., Leeds Sec. London Life.
- COWAN, H., Fire Man. Universal.
- COWAN, N. E., Toronto Life Man. Prudential.
- COWELL, C. L., Bury St. Edmunds Insp. Norwich Union Fire.
- COWELL, E. B., West End Life Supt. London Assurance.
- COWELL, J. D., Man. & Sec. Liverpool Insur.
- COWEN, E. G., Blackburn Insp. Eagle Star.
- COWEN, H. F. D., London Insp. Scottish Widows.
- COWEN, L. F., Nottingham Man. London Assurance; also Guildhall.
- COWLE, A. E., Kendal Insp. British Law.
- COWLIN, J. W. B., Southampton Man. Atlas; also Essex & Suffolk. (Hon. Sec. Southampton Insurance Institute).
- COWLIN, R. N., Truro Insp. Gresham Fire & Accident.
- COWLING, G., Hull Insp. County Fire.
- COWLING, J. P., Leeds Man. Law Accident.
- COWLING, K., Accident Claims Man. Yorks.
- COWLING, P., Leeds Sec. British Fire and Leeds Man. London & Lancashire.
- COWLING, R., Accident Claims Man. Yorkshire.
- COWNIE, D., Canadian Man. Caledonian.
- COWPER, A. R., Sec. British Key.
- COWPER, J., Newcastle Man. Atlas also Jt. Man. Essex & Suffolk.
- COWPER, W. C., Law Courts Asst. Man. Phoenix.
- COWPER, W. H., Melbourne Man. Central and Liverpool & London & Globe.
- COWSILL, W. E., Midland Sec. Standard Life.

- COX, A. S., Southampton Man. United Empire Ins. Policies.
- COX, A. W., Hertford Man. Mutual Property.
- COX, E., Manchester Man. British Equitable.
- COX, H., A.I.A., Gen. Man. Nation Life.
- COX, H. B., Kingston Man. Ocean Accident.
- COX, J. C. C., Manchester Man. Prov. Mut. Life.
- COX, LAURENCE, B'ham. Sec. Scottish Life.
- COX, P. S., Potteries Insp. Caledonian.
- COX, R. A., Tokyo Man. South British.
- COX, W. M., President, British America.
- COXHEAD, L. V., Norwich Man. Yorkshire.
- COYLE, C. J. R., Montreal Man. London Assurance; also British Law and Guildhall.
- COZENS, A. J., Birmingham Asst. Man. Legal.
- CRABB, E. H., Swansea Fire & Accident Insp. Pearl.
- CRABB, R. F., Manchester Life Supt. Phoenix.
- CRABB, R. G., Aberdeen Insp. Colonial Mutual Life.
- CRABB, R. J. W., Asst. Act. Prov. of London.
- CRABTREE, F. E., Jt. Gen. Man. Brit. Widows'.
- CRABTREE, J. H., Harrogate Insp. North Brit. & Merc.; also Railway Passengers'.
- CRACKNELL, C. J., Manchester Life Sec. Gen. Life.
- CRACKNELL, F., Leicester Man. Universal.
- CRAIGIE, A. M., Agency Supt. Caledonian.
- CRAIG-MARTIN, W., Gen. Man. and Sec. Hibernian Fire & General.
- CRAMB, J. R., Newcastle Man. Norwich Un. F.
- CRANE, E. S., Australia and N.Z. Asst. Man. Atlas.
- CRANE, F. D., Chief Surveyor, Ecclesiastical.
- CRANES, J., Chelmsford Insp. Employers' Liability.
- CRAWFORD, C. G., Belfast Sec. Scottish Temp.
- CRAWFORD, G., Aberdeen Sec. National Prov.
- CRAWFORD, G. P. G., Belfast Insp. Scottish Widows'.
- CREAGH, J. K., Manchester Underwriter, London Assurance. [Chairman, Manchester Marine Insurance Association.]
- CREASON, W. C., M'brough Man. Eagle, Star.
- CREBER, V. G., Calcutta Man. New India.
- CRICK, H. E., Croydon Man. Ocean Accident.
- CRICK, F. C., Peterborough Insp. Employers' Liability.
- CRICKMER, E. S., West Lond. Insp. Sun Life.
- CRIGTON, D., Newcastle Man. London & Lancashire; also Law Accident.
- CRIMP, S. E. T., Dunedin, N.Z., Man. Commercial Union and Ocean Accident.
- CRISP, R. A., Oxford Man. Universal.
- CRISPIN, C. A., Liverpool Asst. Man. Liverpool & London & Globe.
- CRISTALL, B. P., Sec. Burma Fire Ins. Assoc., Burma Marine Ins. Agents' Assoc., and Burma Motor Ins. Agents' Assoc.
- CRITCHLEY, G. R., Joint Man. Liverpool and Glasgow Salvage Assoc.
- CROALE, A., Kirkcaldy Insp. Caledonian.
- CROASDELL, W. H., Liverpool Life Man. London Assurance.
- CROCKER, F. C., Hon. Sec. Bristol Insurance Institute.
- CROCKER, F. NELMES, Accident Man. General Accident.
- CROCKER, H. G., Taunton Sec. Gen. Accident.
- CROCKER, J. NELMES, London Man. Scottish Automobile.
- CROFTS, S. W. F., Foreign Man. Provincial.
- CROMPTON, A. H., Sec. Albion F.S.
- CROOK, A. G., East London Insp. Sun Life.
- CROOK, C. E., Bradford Sec. Phoenix; also London Guarantee & Accident.
- CROOK, J. M., Man. Provincial.
- CROOK, R. G., Hon. Sec. Stoke-on-Trent Insurance Institute.
- CROOKS, E. E., Liverpool Man. State.
- CROSBY, A. E., Asst. Sec. United Kingdom Provident.
- CROSS, A. J., Adelaide, S.A., Man. Colonial Mutual Life.
- CROSS, D. A., Ipswich Insp. Colonial Mutual Life.
- CROSS, G., Hull Sec. National Provident.
- CROSS, HOWARD TURNER, F.I.A., (exam. 1903). Act. and Sec. Marine & General since 1920. Commenced insurance career in 1897 with Economic Life. Joined Marine & General in 1905. Appointed Asst. Act. in 1911 and Joint Act. in 1919.
- CROSS, J. M., Dundee Sec. Life Assoc. of Scot.
- CROSS, R., Leominster Man. Cornhill.
- CROSSFIELD, H. J., Manchester Sec. Guarantee.
- CROSSLEY, A., Bradford Jt. Sec. Alliance.
- CROTTER, C., Manchester Claims Supt. General Accident.
- CROWDER, R. F., Reading Insp. Sun Life.
- CROWDY, R. St. J., Newbury Insp. Motor Union.
- CROWE, H. W., Manchester Man. Norwich U.L.
- CROWE, R. J., Man. Employers' Liability.
- CROWLEY, E. S., Shrewsbury Sec. Phoenix; also London Guarantee.
- CROWTHER, H., Stoke-on-Trent Insp. Employers' Liability.
- CROWTHER, R. V., Buxton Man. Co-operative.
- CROWTHER, V. O., Leeds Fire Supt. London Guarantee.
- CROZIER, R. A., Victoria Man. and Controlling Officer National of New Zealand.
- CRUICKSHANK, A. J., Nottingham Man. Sun Life of Canada.
- CRUMP, P. C., O.B.E., F.I.A., Jt. Sec. Prudential.
- CRUSE, E. J.P., Chairman L.C.C. Fire Brigade and Main Drainage Committee.
- CRUXTON, E. G., Bradford Sec. Sun. Ins.
- CSEKONICS, COUNT E., Man. for Hungary, Royal Exchange.
- CUFF, S. R., Buenos Aires Insp. Scottish Union & National.
- CULLEN, W. J., Asst. Man. for S. Africa, Railway Passengers'.
- CULLERNE, R. B., Croydon Man. Eagle Star.
- CULLIS, S. H., Man. for Western Province (Cape Town) N. British & Mercantile; also Railway Passengers'.
- CULVERHOUSE, G. V., Bromley Man. Beacon.
- CUMMING, A. C., West End Insp. British Equitable.
- CUMMING, M., Auckland, N.Z., Man. Liverpool & London & Globe.
- CUMMING, S. F. M., F.F.A., Gen. Man. Scottish Life.
- CUNNINGHAM, A. C., Sheffield Man. General Accident and Scottish Automobile.
- CUNNINGHAM, F. J., Montreal Sec. Sun Life of Canada.
- CUNNINGHAM, J. F., New York Sec. and Treas. Phoenix.
- CUNNINGHAM, T. E., Claims Man. Queensland.
- CUNNINGHAM, T. P., Glasgow Sec. Scottish Life.
- CUFFT, R., Portsmouth Insp. Norwich Union Life.
- CURL, G. S., Belfast Insp. Eagle Star.
- CURNOW, A. C., Plymouth Man. Ocean Acctd. [President, Plymouth Insurance Institute.]
- CURRAN, G., Belfast Sec. Scottish Life.
- CURRY, W. L., Brisbane Man. L. & L. & G.
- CURRIE, A., F.F.A., Sec. for Great Britain & Ireland, National Mutual Life of Australasia.
- CURRIE, DUNCAN, Agency Man. Life Assoc. of Scotland.
- CURRY, H., Birmingham Asst. Man. Liverpool & London & Globe.
- CURTIS, W. A., Leicester Man. Yorkshire.
- CUSHION, J. A., Bromley & North Kent Insp. British Oak.
- CUSHINE, G. S. B., Asst. Sec. Cornhill.
- CUTHBERT, D., Jt. Man. Dir. Salvation Army; also Salvation Army Fire.
- CUTHBERT, R. C., Cheapside Insp. Sun Life.
- CUTLER, D. G. S., Asst. Sec. Alliance.
- CUTTS, E. T., Foreign Underwriter Cornhill.
- DABBS, A. C., F.S.A., Sec. Lloyd's Underwriters' Fire & Non-Marine Association.
- DACRE, G., Sec. Pudsey Mutual Plate Glass.
- DADD, H. B., N.W. London Man. Ocean Acctd.
- DAGGE, A. H., Man. for Scotland, Lond. Assurance; also Guildhall.
- DAHL, M. C. E., Brighton Supt. Equity & Law Life.
- DAIN, E. F., Portsmouth Insp. Norwich Union Fire.
- DAISLEY, T., Leicester Insp. County Fire.
- DAKIN, H. L., F.A.T.I., Tasmania Man. Prudential.
- DAKIN, L. C., Northampton Sec. Union. [President Northampton Ins. Inst.]
- DALE, E. T., Manchester Sec. Vulcan Boiler & General.
- DALE, F. V., Brighton Insp. Provincial.
- DALE, G., London (West End) Man. Canada Life.
- DALE, L. E., Chatham Insp. General Accident.
- DALGARNO, J., Man. Moray Firth, Marine.
- DALGARNO, W., Home Acctd. Man. Northern.
- DALLAS, A. E., Bristol Man. Sun Life.
- DALLAS, T. L., Bradford Sec. Scottish Life.
- DALLIMORE, J. L., Cardiff Insp. Federated Employers'.

- DALLING, H. E., Cardiff Accdt. Sec. N. British & Mercantile and Railway Passengers'.
- DALTON, G. L., Brighton Man. Royal.
- DALY, P. J., Cork Insp. Union.
- DAMERY, G. R., Cambridge Man. General Accdt. and Scottish Automobile.
- DAND, W. S., Birmingham Sec. Nat. Guarantee.
- DANIEL, E., Sec. Horne Bay, Mutual Plate Glass.
- DANIEL, J. S., Man. Fire Dept. (London) Century.
- DANIELS, A. E., Insp. Scottish Life.
- DANIELS, A. E., London (City) Man. Marine & General.
- DAVIES, G., Exeter Man. Pearl.
- DANKS, C. LOVITT, Gen. Man. Universal.
- DARBY, G. A. T., Man. Marine.
- DARTY, S. C., India, Burma & Ceylon Man. Prudential.
- DARR, C. F., Sec. Guardian Eastern.
- DARKE, F. D., Southampton Man. Confederation Life.
- DARLEY, W. H., Sec. Standard Marine.
- DARLINGTON, H., New York Man. Norwich Union Fire.
- DARROCH, J., Asst. Gen. Man. Co-operative.
- DAUBET, A., Man. Dir. Européenne Rémunance.
- DAUNCEY, R. E., Fareham Insp. General Accdt. Fire & Life.
- D'AURI, C. E., Man. Soleil Fire, of Paris.
- DAVENPORT, F., Accdt. Supt. Westminster Fire.
- DAVIDSON, A. R., Dundee Sec. Scottish Insur. Standard Life.
- DAVIDSON, A. R., F.F.A., F.I.A., Agency Man. Equitable.
- DAVIDSON, F. V., London Jt. Asst. Sec. Scottish Equitable.
- DAVIDSON, J. B., Elgin Insp., Royal.
- DAVIDSON, J. M., Birmingham Man. Scottish Automobile.
- DAVIDSON, J. R., Newcastle Man. Gen. Accdt. and Scottish Automobile.
- DAVIDSON, W., F.F.A., Sec. Southern Life.
- DAVIE, JAMES, Investment Sec. Scottish Prov. (Hon. Sec. Faculty of Actuaries.)
- DAVIE, J. G., Birmingham Man. Provincial.
- DAVIE, L. H., Inverness Insp. Friends' Provident & Century Life; also Century.
- DAVIES, ALFRED, Leeds Man. Guardian.
- DAVIES, C., Maidstone Insp. Avon; also National Farmers Union.
- DAVIES, C. M., Manchester Man. British Gen.
- DAVIES, C. M., Asst. Act. (Imperial & Economic Life Funds) Alliance.
- DAVIES, C. V., Guildford Insp. Union.
- DAVIES, C. WELLESLEY, Southampton Man. Royal Exchange; also National Provincial.
- DAVIES, D., Man. & Sec. Bristol Chan. Emp.
- DAVIES, D. B., Agency Man. Cambrian.
- DAVIES, D. T., Liverpool Insp. Bedford General and Zurich.
- DAVIES, E. A., Bristol Supt. County Fire.
- DAVIES, F. H., London City Asst. Sec. Phoenix.
- DAVIES, G. A., S.E. London Man. Royal Exch.
- DAVIES, G. E., Birmingham Life Supt. Alliance.
- DAVIES, H. F., Chelmsford Insp. Norwich Un. Fire.
- DAVIES, H. L., Cardiff Insp. Scottish Widows'.
- DAVIES, HERBERT, Bedford Man. Phoenix and London Guarantee & Accident. (President Bedford Insurance Institute.)
- DAVIES, R. H., Cannon street Insp. Sun Life.
- DAVIES, R. T., Cardiff Man. Car & General.
- DAVIES, S., Swansea Man. British Oak.
- DAVIES, TOM A., City Man. London Assurance.
- DAVIES, T. HART, Man. for S. Africa. London & Lancashire.
- DAVIES, W., Manchester Man. Edinburgh and National of Great Britain.
- DAVIS, B. H., Accdt. Man. Phoenix; Asst. Man. London Guarantee.
- DAVIS, D. F., West End Life Sec. Phoenix.
- DAVIS, F. K., Jun., Brisbane, Queensl'd, Man. Yorkshire.
- DAVIS, H. J., Portsmouth Sec. Scottish Union & National.
- DAVIS, J. A., Timaru Man. Standard Fire & Marine of New Zealand.
- DAVIS, J. O., Claims Man. Cornhill.
- DAVIS, L. A., West End Life Insp. Eagle, Star.
- DAVIS, R., Whitechapel Insp. Sun Life.
- DAVIS, R. E. A., City (Mark Lane) Asst. Man. Atlas.
- DAVIS, S. B., Home Fire Supt. Atlas and Essex & Suffolk.
- DAVIS & SON, F., Blackburn Secs. London & Lancashire.
- DAVIS, STEPHEN, Newcastle Insp. Sun Life.
- DAVIS, T. W., Bristol Man. Confederation Life.
- DAVIS, W. H., Dublin Sec. Northern; also Nat. Guarantee & Suretyship.
- DAVISON, F., Watford Insp. North British & Mercantile and Fine Art & General; also Railway Passengers'.
- DAVISON, T., Nottingham Man. (Provident Life Fund) Alliance & County Fire.
- DAVY, A. H., Leicester Man. Royal.
- DAVY, J. E., i.f., Agency Man. Provident Association of London.
- DAW, L., City Life Supt. London Assurance.
- DAWSON, A. C., Gen. Man. United.
- DAWSON, A. T., Wisbech Insp. Eagle Star.
- DAWSON, C. W. E., Luton Insp. North Brit. & Merc.; also Railway Passengers'.
- DAWSON, E., Scarborough Insp. North British & Mercantile; also Railway Passengers'.
- DAWSON, G. T., Man. for Australia, Guardian.
- DAWSON, H. B., Leeds Man. London & Scottish.
- DAWSON, H. F., Melbourne Man. Employers' Liability.
- DAWSON, R., Glasgow Sec. Royal Liver F.S.
- DAWSON, R. S., Plymouth Man. Beacon.
- DAY, A. C., West Riding Man. Beacon.
- DAY, A. E., Leicester Sec. London & Lancs.
- DAY, C. F., Investment Sec. Norwich Union Life.
- DAY, E. A. F., Portsmouth Asst. Man. Friends' Provident & Century Life and Century.
- DAY, H. D., Jt. Man. Dir. Mutual Property.
- DAY, H. V., Leicester Man. Provincial; also Drapers' & General.
- DAY, JOHN, Man. for South Africa Royal.
- DAY, R. H., Brighton Sec. British Law.
- DAY, S. E., Maidstone Sec. Royal.
- DAY, S. R., Man. & Sec. County Fire.
- DAY, W. R., Nottingham Man. Provident Accident & White Cross.
- DAYKIN, L. G. M., Huddersfield Insp. Avon and National Farmers Union.
- DAYMAN, P. M., Blackpool Man. Royal Exch.
- DAYMENT, W. J., Exeter Asst. Man. Commercial Union.
- DEACON, F. L., West-End Insp. Eagle Star.
- DEACON, H. L., Manchester Asst. Man. Liverpool & London & Globe.
- DEACON, R. H., Worcester Insp. Commercial Union.
- DEAKIN, H. I., Cambridge Insp. Scottish Auto.
- DEAN, F. M., Dublin Sec. Zurich General Accident & Liability.
- DEAN, B., Stoke-on-Trent Asst. Man. Norwich Union Life.
- DEAN, A. L., Geelong Insp. Southern Union of Australia.
- DEAN, GEORGE, Accdt. Man. Tariff Reinsurances.
- DEAN, J. F., Manchester Sec. Palatine.
- DEAN, S. S., Wellington Man. South British.
- DECKER, R., San Francisco Man. Liverpool & London & Globe.
- DEFRIEZ, C. D., Man. Dir. Bucks Plate Glass.
- DEGRUCHY, G., Nottingham Man. Eagle Star.
- DEIGHTON, W. H., Manchester Fire & Accident Man. Royal London.
- DE KOCK, N. V., South African Man. National Mutual Life of Australasia.
- DELAUNAY, J., Man. Confiance Fire.
- DE LA PERRIERE, A. L., Liverpool Sec. National Mutual Life of Australasia.
- D'ELBOUX, L., Man. Fire Dept. Alliance.
- DENMEAD, W. B., Queensland Man. Alliance.
- DENNIS, A. D., Agency Supervisor Canada Life.
- DENNIS, D. D., Bristol Sec. Canada Life.
- DENNISON, G. L., Cardiff Insp. Sun Life.
- DENNY, D. S., London Supt. Scottish Legal Life.
- DENT, C. G., Plymouth Man. Canada Life.
- DENT, C. R., Sec. Confederation Life.
- DENT, W., Reading Sec. Union.
- DENTON, W. A., Home Fire Man. Motor Union.
- DEPLEDGE, O. F., Foreign Fire Supt. North British & Mercantile.
- DEREGINSKY, B., Gen. Man. Reins. Russia of Copenhagen.
- DESEARAIS, J. A., Montreal Man. (French branch) Prudential.
- DETOLD, K. J., Southampton Man. Cornhill.
- DEVANESAY, Y., Chairman Madras Marine Ins. Association.
- DEVEREUX, F. J., Plymouth Sec. Zurich and Bedford General.
- DEVIN, R. A., Glasgow Life Insp. Eagle Star.
- DEW, H. H., Fire Man. British Oak.
- DEWAR, F. G., Dundee Sec. Atlas.
- DEWAR, J. T., Dumfries Insp. Yorkshire.
- DEWAR, W. N. W., Perth Man. Commercial Union; also Edinburgh; also National of Great Britain.

- DEWEY, W. H. R., London Acctd. Supt. Liverpool & London & Globe.
- DEWHURST, F., Sec. Blackburn Philanthropic.
- DE WINTON, J. E., Luton Supt. Equity & Law Life. [Chairman, Luton Centre Bedford Insurance Institute.]
- DEWSBURY, A., St. Helen's Man. Co-operative.
- DEXTER, W. J., Singapore Man. South British.
- DIBBEN, H. B., Plymouth Man. Commercial Un.
- DICK, A. R., Manchester Insp. Universal.
- DICKENS, E. H., Leicester Insp. Colonial Mut.
- DICKIE, D. H., Nottingham Sec. London Life.
- DICKIE, R. N., Southend Insp. Atlas.
- DICKINSON, J. T., Chief Insp. Blackburn Assurance.
- DICKSON, D., Sec. & Man. Liverpool Tradesmen's Plate Glass.
- DICKSON, J., Greenock Insp. Friends' Provident & Century Life; also Century.
- DICKSON, Dr. K., Jt. Hon. Sec. Assurance Medical Society.
- DICKSON, J. G., Manchester Sec. Scottish Prov.
- DIDSBURY, H. G., Wellington Man. Standard Fire of New Zealand.
- DIGHT, L. S., Coventry Sec. Phoenix; also London Guarantee.
- DILLEY, A. H., Brighton Man. Employers' Liab.
- DILLINGHAM, H. V., Nottingham Insp. Sun Life.
- DINAN, A. G. M., Swansea Insp. Colonial Mutual Life.
- DINNAGE, R., F.I.A., Asst. Act. Co-operative.
- DIPROSE, F. G., Romford Insp. Friends' Prov. & Century Life and Century.
- DIX, C. P., Norwich Sec. Drapers' & General.
- DIX, W. F., South London Insp. Sun Life.
- DIXON, A. E., Birmingham Fire Supt. Norwich Union Fire.
- DIXON, A. S., Lond. Insp. Life Assoc. of Scot.
- DIXON, G. F., Bristol Man. Commercial Union; also Edinburgh Assurance.
- DIXON, H., Leeds Man. Union; also Palatine.
- DIXON, H. A., Northampton Insp. County Fire.
- DIXON, J. A., Japan Man. Commercial Union; also Palatine.
- DIXON, J. G., Dublin Sec. Caledonian.
- DIXON, N., Sheffield Insp. British Law.
- DOCKRALL, B., Jt. Man. for S. Africa, Norwich Union Life.
- DOBBS, B. F., Strand Asst. Man. Sun Life.
- DOBBS, F. J. T., Barnstaple Insp. London & Lancashire.
- DOMINSON, H. J., Maidstone Insp. Union.
- DONSON, C. H., North Hampshire Insp. British Oak.
- DONCHSON, J. G., Bradford Insp. Friends' Prov. & Century Life and Century.
- DONKINS, P. H., Newcastle Sec. Scot. Widows'.
- DONSON, J. S., Leeds Man. Royal.
- DONSON, S. F., Colchester Insp. Eagle Star.
- DOR, J. W. R., Blackpool and Preston Man. London Assurance.
- DOHERTY, J. C., Hon. Sec. Glasgow Insurance & Actuarial Society.
- DORG, A. S., Man. for Australasia, General Accident.
- DORG, G. M., Asst. Sec. Federated Employers'.
- DOLAN, H. J., London Agency Supt. Caledonian.
- DOLEMAN, A. H., Liverpool Fire & Acctd. Man. London Assur.; Liverpool Man. Guildhall.
- DOMELLE, J. H., Sec. Canada Life.
- DOMINISSE, Dr. J., President Cape of Good Hope Insurance Institute.
- DONALD, A. GRAHAM, Jt. Sec. Scottish Provident. [President. Faculty of Act. in Scotland.]
- DONALD, A. R., Auckland, N.Z., Asst. Man. Ocean Accident.
- DONALD, H., Middlesbrough Sec. Scottish Insur.
- DONALDSON, A. M., Birmingham Man. Avon and National Farmers Union.
- DONALDSON, H. C., Man. for Australia, Eagle Star.
- DONALDSON, J. B., Aberdeen Sec. Legal & Gen.
- DONALDSON, M. J., Hendon Man. Beacon.
- DOOLAN, H. G., Man. for Tasmania, North British & Mercantile.
- DORMAN, W., Swansea Man. London & Scott.
- DORRINGTON, F. G., Home Acctd. Supt. London & Lancashire.
- DOTT, HECTOR O., Birmingham Sec. Edinburgh Doughty, F. W. C., Reading Man. Yorkshire.
- DOUGLAS, A. A., Cardiff Man. Colonial Mutual.
- DOUGLAS, C. M., F.I.A., Actuary Scottish Life.
- DOUGLAS, D., Swansea Insp. L. & L. & G.
- DOUGLAS, F. W., Edmonton (Canada) Insp. North British & Mercantile.
- DOUGLAS, H. J., Manchester Insp. Scottish Amicable.
- DOUGLAS, O. G., Edinburgh (H.O.) Insp. Cent.
- DOURY, E., Paris Marine Underwriter, London & Scottish.
- DOVE, J. T. L., Man. Dir. Credit.
- DOVE, W. G., Shanghai Man. South British.
- DOVER, VICTOR, F.C.I.I., Sec. London Insurance Institute.
- DOVEY, WM. R., F.F.A., A.I.A., J.P., Man. Dir. Assurance & Thrift, Sydney, N.S.W. Became F.F.A. in 1878; Actuary Citizens' Life, 1891-1901 Previously for 20 years with the Standard.
- DOW, G. T., Edinburgh Insp. Sun Life.
- DOW, J. B., F.F.A., Asst. Act. Standard Life.
- DOWDALL, H. W., Renewals Man. Avon; also National Farmers.
- DOWLING, H. G., Hereford Insp. Employers' Liability.
- DOWLEN, E. H. N., Underwriter Indemnity Marine.
- DOWLING L. F., Sydney Man. Standard Fire & Marine of New Zealand.
- DOWN, H. E., Barnstaple Insp. Eagle Star.
- DOWN, W. H., Christchurch, N.Z., Asst. Man. Ocean Accident.
- DOWNES, E. G., F.I.A., Asst. Act. Legal & Gen.
- DOWNIE, R. S., Glasgow Fire Supt. Norwich Union Fire.
- DOWSE, H., Dublin Acctd. Supt. North British & Mercantile and Railway Passengers'.
- DOWSETT, R. E., Sec. Manufacturers Life.
- DRAKE, C. C. H., F.I.A., Jt. Act. Prudential.
- DRAKE, W. J., Southend Life Sec. General Life.
- DRAPER, G. F., Hon. Sec. Bedford Insurance Institute.
- DRAYTON, A. B., London (City) Sec. Standard Life.
- DREDGE, C. H., Cheltenham Insp. Phoenix; also London Guarantee.
- DREWITT, G. N. R., Midlands Man. Drapers' & General.
- DRINKWATER, W. F., Hon. Sec. Huddersfield Insurance Institute.
- DRIVER, A. E., Canterbury Man. Lond. & Scot.
- DROOGLEEVER, W. H., Man. for Far East General Accident.
- DRUCE, G. A. J., Reading Insp. Caledonian.
- DRUMMOND, R. D. O., Swansea Insp. Scottish Union & National.
- DRY, L. E., Potteries Sec. British Oak.
- DRYBROUGH, D., M.A., F.F.A., Act. Colonial Mutual Life.
- DRYSDALE, A. I., Chief Insp. Scotland, Colonial Mutual Life.
- DRYSDALE, D. W., Sec., Midland Employers'.
- DRYSDALE, M. W., Joint Chairman, Lloyd's Underwriters' Fire & Non-Marine Assoc.
- DRYSDALE, R., South West London Insp. Sun Life.
- D'SOUZA, F. S., Man. East & West.
- DUBOIS, A. C., Nottingham Insp. Federated Employers'.
- DUCKER, E., Sunderland Insp. Sun Ins.
- DUDLEY, A. J., Birmingham Man. British Oak.
- DUFF, P. J., Sec. Jersey Mutual Fire.
- DUFF, A. A. J., Leeds Sec. United King. Prov.
- DUFF, D. W., Wellington, N.Z., Sec. Mutual Life & Citizens'.
- DUFF, L. V., Cannon street Insp. Sun Life.
- DUFF, P. N., City Sec. United Kingdom Providt.
- DUFF, S., Chairman Insurance Unemployment Board.
- DUFFELL, J. H., F.I.A., Act. Royal London.
- DUFFY, D., Inverness Man. General Accident.
- DUFFY, D. E. B., Inverness Insp. Provincial and Drapers' & General.
- DUFFY, F. E., Canadian Man. Yorkshire; also London & Provincial Marine.
- DUTGAN, J., Exeter Man. Cornhill.
- DYKE, W. G., Bristol Insp. Friends' Prov. & Century Life and Century.
- DUMBELL, H. C., London Man. Magdeburg Fire, Danube General (1867) of Vienna, Nord og Syd of Copenhagen, Magdeburg Reinsurance.
- DUNCAN, A. A., Perth Insp. Caledonian.
- DUNCAN, C. F., Asst. Underwriter (Liverpool) Phoenix and Union Marine & General; Manchester Marine Underwriter London Guarantee.
- DUNCAN, C. M. B., Nottingham Sec. Scottish Equitable.
- DUNCAN, D., Caernarvon Man. Com. Union.
- DUNCAN, E. G., Melbourne Man. North British & Mercantile.
- DUNCAN, H., Auckland (N.Z.) Man. Sun Ins.
- DUNCAN, I. G. M., Edinburgh Sec. Law Acctd.

- DUNCAN, N., Newcastle Sec. Life Association of Scotland.
- DUNCAN, S. C., Preston Sec. Provincial and Drapers' & General.
- DUNDAS, A., Edinburgh Supt. Equity & Law Life.
- DUNFORD, L. W., Law Courts Man. Eagle, Star.
- DUNHAM, P. M., City Acctd. Supt. Employers' Liability.
- DUNKIN, C. E., City Man. Union.
- DUNKLEY, G. W., Plymouth Insp. Sun Life.
- DUNLOP, D. J., Montreal Fire Supt. Atlas.
- DUNLOP, G. D., Waterford Insp. Phoenix.
- DUNLOP, Sir T. Bt., Chairman Association of Underwriters & Insurance Brokers in Glasgow.
- DUNMORE, C. W., Oxford Circus Insp. Sun Life.
- DUNMORE, F. G., Stratford (London E.) Man. Law Accident.
- DUNN, E. C., Colchester Insp. Sun Ins.
- DUNN, H. G. M., Exeter Man. Eagle Star.
- DUNN, J. W., Aberdeen Sec. Provincial and Drapers' & General.
- DUNN, T., S.E. London Man. Legal & General.
- DUNNINGHAM, G. E., Employers' Liability; Claims Man. British General.
- DUNPHY, S. B., F.I.A., Act. for Great Britain Manufacturers Life.
- DUNSTALL, W. L. P., Gen. Man. Scottish Insur.
- DUNSTAN, W. G. E., Derby Sec. Scottish Union & National.
- DUNTON, H. A., City Insp. Friends' Prov. & Century Life and Century.
- DUNWELL, W. T., Sec. Doncaster Mutual P.G.
- DUPUY, J., President One Fifty Association.
- DURCAN, A. J., Agency Man. for North Connaught Norwich Union Life.
- DURHAM, A. W. ROBERTSON, Man. Scot. Rever.
- DURIE, S. H., Lismore, N.E.W., Man. Liverpool & London & Globe.
- DUTHIE, K. A. M., Aberdeen Sec. Scottish Equitable.
- DUTHIE, T. G., Glasgow Sec. Fed. Employers'.
- DUTTON, F. P., West End Acctd. Man. Phoenix; also London Guarantee.
- DUTTON, G., Coventry Insp. Union.
- DYE, M. D., Newcastle Man. Friends' Provident & Century Life and Century. [Hon. Joint Sec. Newcastle-upon-Tyne Institute.]
- DYER, E. J., East London Sec. Phoenix; also London Guarantee.
- DYER, J. E., Johannesburg Man. Alliance.
- DYKES, J. L., Sec. Scottish Automobile.
- DYSON, A. S., Bradford Insp. Norwich Union Fire.
- EACOTT, G. F., Madrid Man. Gresham Life.
- EAGLES, A. H., Liverpool Life Sec. Gen. Life.
- EAKINS, W. D., Belfast Man. Nat. Employers'.
- EAMER, A. O., Sec. Northampton Mutual P.G.
- EARLY, J. O., Kilkenny Insp. Royal.
- EAST, H. Y., Blackburn Sec. Royal.
- EASTEN, P. P., London City Asst. Man. Liverpool & London & Globe.
- EASTWOOD, F., Brighton Sec. North British & Mercantile also Railway Passengers'.
- EATON, N., Leicester Man. State.
- ECROYD, C. W., A.I.A., Agency Man. Friends' Provident & Century Life and Century.
- ECROYD, M. F., West End Insp. Friends' Provident & Century Life and Century.
- EDDISON, J. H., Man. for Scotland North British & Mercantile, and Fine Art & Gen.
- EDDY, W., Bristol Man. British Engine, Boiler.
- EDGAR, A., Edinburgh (H.O.) Insp. Century.
- EDGAR, V. M., Wellington Man. Nat. Ins. of New Zealand.
- EDGE, D. C., Darlington Insp. Federated Employers'.
- EDGE, R. E., Middlesbrough Sec. Gen. Acc.
- EDMONDSON, D'ARCY, Acctd. Man. Union.
- EDMONDS, W. R., West End Asst. Man. Norwich Union Life.
- EDWARD, G. S. M., Leeds Man. Prov. Mutual Life.
- EDWARDS, F., Manchester Man. Confederation Life.
- EDWARDS, H. G., Glasgow Sec. Equitable Life.
- EDWARDS, H. H., F.I.A., Act. Sun Life.
- EDWARDS, H. J., Alexandria Man. London & Lancashire.
- EDWARDS, H. S., Redhill Sec., General Accident Fire & Life.
- EDWARDS, J., Haverfordwest Man. Co-operative.
- EDWARDS, J. A., Perth, W.A., Man. Colonial Mutual Life.
- EDWARDS, J. T., Liverpool Foreign Fire Supt. Royal.
- EDWARDS, L. C., Cardiff Man. State.
- EDWARDS, L. F., Shrewsbury Man. Commercial Union.
- EDWARDS, N., Cardiff Man. Marine & General.
- EDWARDS, P. A. T., Lahore Acting Man. Ocean Accident.
- EDWARDS, P. H., Newcastle Sec. National Mut. of Australasia.
- EDWARDS, RICHARD, M.B.E., Birmingham Man. Alliance also Westminster Fire.
- EDWARDS, R. T., Exeter Man. Universal.
- EDWARDS, R. W., M.L.D., Doncaster Insp. Scottish Widows'.
- EDWARDS, T., Rhyl Sec. London & Lancashire.
- EDWARDS, W. H., Launceston Insp. General Accident.
- EEDY, A. M., J.P., Man. Dir. Mutual Life & Citizens'.
- EGDELL, J., Newcastle Man. Provincial; also Drapers' & General.
- EGDELL, R. H., Middlesbro' Insp. Gen. Acctd.
- EGERTON, F. H., Law Courts (London) Man. Royal Exchange.
- EGGINTON, A. H., Bedford Man. Liverpool & London & Globe.
- EGGLETON, E. C., Glasgow Fire & Acctd. Man. Royal London.
- EKE, J. ALFRED, London Man. National of Gt. Britain, Edinburgh and West of Scotland.
- ELDER, E. V., Sydney, N.S.W., Asst. Man. Atlas.
- ELDER, J. E., West End Man. North British & Mercantile and Fine Art & General; also Railway Passengers'.
- ELDERTON, SIR WILLIAM PALIN, Kt., C.B.E., F.I.A., Act. & Man. Equitable Life since 1913. Act. Star from 1911. Asst. Act. Star 1908. Elected F.I.A. in 1901. [Chairman British Insurance Association.]
- ELDRIDGE, F. C., Agency Insp. (H.O.), Prov. Mutual Life.
- ELEBAERS, H., Man. for Belgium Gen. Accident.
- ELFORD, R. E., Reading Sec. Phoenix.
- ELIAS, L., Coventry Insp. Caledonian.
- ELIOT-WILLIAMS, W. L., Ipswich Man. British Oak.
- ELITHORN, CYRIL, Sec. Insurance Unemploy. Bd.
- ELLEN, H. F., New York, U.S.A., Underwriting Man. Yorkshire Insurance.
- ELLIOTT, E., West-End Man. London Assurance.
- ELLIOTT, E. A., Acctd. Supt. Pearl.
- ELLIOTT, E. C., Liverpool Asst. Supt. Equity & Law Life.
- ELLIOTT, F. G., Reading Insp. Scottish Auto.
- ELLIOTT, J. H. C., Bournemouth Insp. Liverpool & London & Globe.
- ELLIOTT, J. L., Notts. Sec. Law Accident; also London & Lancashire.
- ELLIOTT, N. S., Liverpool Man. Marine & Gen.
- ELLIOTT, P. J., Manchester Man. Eagle, Star.
- ELLIOTT, R., Bolton Man. British Engine, Boiler.
- ELLIOTT, R. A., Newcastle Insp. Federated Employers'.
- ELLIS, A. RATCLIFFE, Sec. Northern Employers' Indemnity.
- ELLIS, C., London Man. National Provident.
- ELLIS, C. B. L., Agency Man. British Engine Boiler.
- ELLIS, E. J. R., Streatham Insp. North British & Mercantile and Fine Art & General; also Railway Passengers'.
- ELLIS, Manchester Claims Insp. Cornhill.
- ELMES, H., Bristol Sec. Scottish Equitable.
- ELPHICK, A., Agency Man. Army, Navy & Gen.
- ELSNER, H. C., Western Australia Man. Prudential.
- ELTON, E., Leeds & Hull Life Sec. Gen. Life.
- ELWELL, E. W., New York Man. Car & General, Royal Exchange and State.
- EMBLEY, C. J., Cheapside Jt. Man. Sun Life.
- EMMERSON, A. E., Cent. London Man. Motor Union.
- EMMERSON, E. N., Southampton Man. Union; also Palatine.
- [President, Southampton Insurance Inst.]
- EMMETT, R., Hull Man. Liverpool & London & Globe.
- EMSLIE, A., Glasgow Acctd. Sec. North British & Mercantile and Railway Passengers'.
- EMSLIE, A. G. H., Sec. London & Scottish, Scottish Metropolitan and Welsh.
- EMUSS, W. G., Dereham Insp. General Acctd.
- ENGLAND, C. W., Hull Insp. Standard Life.

- ENTRACT, H. C., Chairman Blackburn Centre North Lancashire Insurance Institute.
- ERSKINE, KENNETH H., Boston (U.S.A.) Man. Liverpool & London & Globe.
- ERVWOOD, F. J., London Man. & Sec. Western, London Man. British America.
- ESDAILE, SEYMOUR T., City (Mark Lane) Man. Atlas.
- ESPIR, L., City Man. Canada Life.
- ESSERY, L. W., Haverfordwest Sec. General Accident.
- ESSEX, B. H., Westminster Man. Commercial Union.
- ETHERIDGE, P., Pretoria Insp. Ocean Accident.
- EVANS, A. W., F.I.A., Act. & Man. London Life. [Hon. Sec. Institute of Actuaries.]
- EVANS, B. L., Asst. Foreign Man. Provincial.
- EVANS, C., Sec. Ocean Accident.
- EVANS, C. B., North London Man. Legal.
- EVANS, C. DALE, Birmingham Man. Provincial.
- EVANS, D. O., Durban Man. Commercial Union.
- EVANS, E. N., Liverpool Man. Royal.
- EVANS, F. A. F., Gen. Man. and Sec. Federated Employers'.
- EVANS, G. D. LLOYD, Abergavenny Insp. Phoenix; also London Guarantee.
- EVANS, G. H., Margate Sec. Atlas; also Essex & Suffolk.
- EVANS, H., London Man. Co-operative.
- EVANS, H., Huddersfield Sec. British Engine, Boiler.
- EVANS, I. L., Cardiff Man. Road Transport & General.
- EVANS, J., London Sec. Scottish Widows'.
- EVANS, J. F., Essex Insp. British Oak.
- EVANS, J. LLEWELLYN, Liverpool Man. Norwich Union Life.
- EVANS, J. T., Newtown (Mon.) Insp. General Accident.
- EVANS, L. E. O., Paignton Insp. General Accident, Fire & Life.
- EVANS, R., Shrewsbury Insp. British General.
- EVANS, R. E., Shrewsbury Insp. Scottish Wid.
- EVANS, R. G., Wolverhampton Sec. Scottish Union & National. [Hon. Sec. Wolverhampton Centre Birmingham Insurance Institute.]
- EVANS, R. O., Caernarvon Insp. Federated Employers'.
- EVANS, R. T., Sec. Welsh Baptist.
- EVANS, S. G., Newport Insp. Employers' Liab.
- EVANS, T. C. KINRADE, Swansea Sec. Law Acc.
- EVANS, T. F., Hull Man. Phoenix; also London Guarantee.
- EVANS, T. W., Sec. Reinsurance Corporation.
- EVANS, W., Cardiff Man. Alliance.
- EVANS, W., Bristol Man. Pearl.
- EVANS, W. H., North Wales Insp. Universal.
- EVANS, W. V., Gen. Man. for South Africa, Commercial Union; Man. for South Africa Union; also Cape Town Man. Palatine; also Sec.
- EVE, J. V., Portsmouth Insp. Employers' Liab.
- EVERALL, R. R., Perth (W.A.) Sec. Western Australian.
- EVERETT, J. S., Sheffield Man. Liverpool & London & Globe.
- EVERSON, I. A., South of England Chief Insp. Colonial Mutual Life.
- EVETTS, R. C., Sec. Pacific.
- EWART, J. H. B., Tasmania Man. Australian Mutual Provident.
- EXELL, P. H., Jt. Man. (London) Liverpool Marine; also Asst. Agency Man. Friends' Provident & Century Life and Century.
- EXSHAW, G., Cork Man. Yorkshire.
- EYRE, E., Buenos Aires Man. Northern.
- FAGAN, D. P., Norwich Man. Commercial Un. [President Norwich Insurance Institute.]
- FAIR, C. E., Foreign Acctd. Supt. Royal Exchange.
- FAIRBARN, D. C., Sec. Calcutta Marine Insurance Association.
- FAIRBARN, T. W., Asst. Sec. Friends' Provident & Century Life; Sec. Anglo-Canadian, Anglo-Scottish and Southern.
- FAIRCLOUGH, M. H., Manchester Sec. Scottish Amicable.
- FAIRFIELD, R. A., B'ham Man. Licenses & Gen.
- FAIRHOLM, S., Newcastle Man. Western.
- FAIRLIE, J., Sec. & Surveyor, Glasgow Rate & Salvage Association.
- FALCONER, H. W., Man. Dir. Dom. of Canada.
- FALKOUS, H., Barrow-in-Furness Insp. Commercial Union.
- FALLOON, CECIL HUGH, Gen. Man. Atlas. Born 2nd March, 1875. Entered Atlas West End branch 1896. Foreign Department Head Office, 1900. Spent 10 years as Controller in the Far East, at Hong Kong and Shanghai. Bombay Manager, 1914. Assistant Sec. Head Office, 1916. Joint Fire Manager, 1918. [President and Treasurer Insurance Chess Club.]
- FANTHORPE, G. B., Hull Insp. Beacon.
- FARBON, C. L., Swansea Sec. Vulcan Boiler.
- FARLEY, E. C., Deputy Asst. Man. for Australasia North British & Mercantile.
- FARMER, E. C., F.I.A., Act. & Sec. National Amalgamated Approved Society.
- FARMER, E. H., Shrewsbury Man. National Employers'.
- FARNOL, H. E., Bristol Man. Liverpool & London & Globe.
- FARNWORTH, G. S., Edinburgh Man. Beacon.
- FARQUHARSON, A. G., Perth Insp. N.B. & Merc.; also Railway Passengers'.
- FARQUHARSON, C. R., Cheltenham Insp. British Law.
- FARR, M. P., Ilford Insp. Employers' Liability.
- FARRANT, C. R., Southampton Insp. Royal.
- FARRAR, J. E., Oxford Sec. Sun Ins.
- FARRIMOND, W., Manchester Man. Law Acctd.
- FARRINGTON, E. W., Southampton Man. British General.
- FARROW, R. V., Taunton Insp. County Fire.
- FARROW, T., Newcastle Man. Legal.
- FAULKNER, R. W. A., Underwriter, Navigators & General.
- FAUNCH, P. G., Rochester Man. Ocean Accident.
- FAWCETT, S. H., Newcastle Fire Supt. Phoenix.
- FAZACKERLEY, ALEX., Birmingham Man. Atlas.
- FAZACKERLEY, ARTHUR, Preston Insp. Atlas.
- FAZACKERLEY, F. G., Sec. Royal Liver F.S.
- FEAR, W. G., Gloucester Sec. Gen. Accident.
- FEARBY, S. A., Aberdeen Man. Car & General.
- FEATHERSTON, H., Birm'ham Man. Eagle Star.
- FEATHERSTONHAUGH, W. L., Controller of Accounts, Commercial Union.
- FEENEY, F. A., Strand Insp. Sun Life.
- FELLINGHAM, F. W., Brighton Asst. Man. Atlas; also Essex & Suffolk Equitable.
- FELLOWS, R. D., Edinburgh Man. Gen. Acctd.
- FENELEY, A. H., Great Grimsby Insp. Liverpool & London & Globe.
- FENN, E. J. E., Ipswich Asst. Man. Atlas and Essex & Suffolk Equitable.
- FENN, W. S., Croydon Man. General Accident and Scottish Automobile.
- FENNA, G. R., Swindon Insp. Atlas.
- FENNEL, A. L., Southampton Asst. Man. United Empire Policies.
- FENNEL, J. J., Agency Man. for South Connaught Norwich Union Life.
- FENNINGS, L. M., Leadenhall street, Special Representative Sun Life.
- FENSOME, A. G., Essex Insp. London & Scot.
- FENTON, A., Auckland Man. Northern.
- FENTON, R. S., Sec. Queensland.
- FENTON-JONES, C. L., Maidstone Man. Friends' Provident & Century Life; also Century.
- FERDINANDSEN, A. H. F., Copenhagen Man. Commercial Union and Palatine.
- FERGUSON, A. R., Agency Man. for Gt. Britain, Manufacturers Life.
- FERGUSON, E. B., Man. Phoenix.
- FERGUSON, E. H., Dunedin, N.Z., Man. Atlas.
- FERGUSON, G. D., Buenos Aires Asst. Man. Liverpool & London & Globe.
- FERGUSON, J. D., Barnstaple Insp. Norwich Union Fire.
- FERGUSON, J. M., Edinburgh Man. Sun Life of Canada.
- FERGUSON, A. N., Leeds Sec. Scottish Amic.
- FERRAN, G. S., Dublin & Midlands Insp. Union; also Palatine.
- FERRIES, W., President Aberdeen Insurance Institute.
- FESTER, FOTHERGILL & HARTUNG, London Correspondents La Catalana of Barcelona, Consorzio di Milan, La Cubana of Havana, Dai Nippon of Osaka, First Bohemian of Prague, Kyodo of Osaka, Nissan Fire Marine & Acctd. of Tokyo, Norrland of Stockholm, La Providence of Paris, Les Reassurances of Paris, Thuringia of Erfurt, Union & Phoenix of Madrid, and Warsaw of Warsaw.
- FETHERS, W. K., Melbourne Man. Scottish Ins.
- FIALON, L., Paris Man. Provident Accident & White Cross.
- FIEG, G. C., Man. for France, General Accident.

- FIELD, R. H., Swansea Insp. Scottish Auto.
 FIELD, R. T., Bath Man. Commercial Union.
 FIELD, T. W., Gloucester Man. National Employers'.
 FIELD, W. T., Supt. Westminster Fire.
 FIELDER, F. D., Home Acc't. Supt. London & Lancashire.
 FIELDER, T. L., F.I.A., Act. & Sec. General Reversionary.
 FIELDING, G. W., Jt. Accdt. Man. Licenses & General.
 FIELDING, P. E., Bombay Man. North British & Mercantile.
 FILMER, A. H., Sec. Sittingbourne, Milton P.G.
 FILMER, H., Carlisle Sec. Phoenix, and Carlisle Insp. London Guarantee.
 FINLAND, G., Sec. Asst. Employers' Mutual.
 FINLAY, E. A., Sydney Man. Commercial Union.
 FINLAYSON, G., Edinburgh Fire Supt. Norwich Union Fire.
 FINLAYSON, G. P., Moorgate Insp. Sun Life.
 FINLAYSON, P. D., Leadenhall st. Insp. Sun Life.
 FINNIS, HENRY J., Exeter Man. Commercial Union.
 FIRMAN, L. G., Tournai Insp. Ocean Accident.
 FIRMAN, L. R., Maldon Sec. Essex & Suffolk.
 FIRTH, D. A., Skipton Insp. Eagle Star.
 FIRTH, E., Scarborough Insp. Commercial Un.
 FIRTH, R. N. C., Hull Insp. Atlas.
 FIRTH, T. B., Fire Supt. (Liverpool), London & Lancashire.
 FISHER, A. H., Manchester Man. Norwich Union Fire.
 FISHER, B. B., Foreign Fire Man. Royal Exch.
 FISHER, F. K., Leeds Sec. Phoenix; Jt. Hon. Sec. Yorkshire Insurance Institute.
 FISHER, L., Man and Sec. Warden.
 FISHER, W., Bradford Sec. Royal.
 FISHER, W. H., Cardiff Man. Licenses & Gen.
 FITCH, F. W., Lincoln Insp. Provincial and Drapers' & General.
 FITZGERALD, J. E., Gen. Man. & Sec. Irish Nat.
 FITZGERALD, P. T., Limerick Insp. Celtic.
 FITZMAURICE, ANDREW M., Rotherham Insp. Royal.
 FLANAGAN, C. B., Kilburn Man. North British & Mercantile, Fine Art & General, and Railway Passengers'.
 FLATOW, A. F., Dewsbury & Batley Insp. Provincial and Drapers' & General.
 FLEMING, J. B., Croydon Sec. United Kingdom Provident.
 FLEETWOOD, C., Maidstone Man. Cornhill.
 FLETCHER, A., Leeds Insp. Sun Life.
 FLETCHER, A. D., Sheffield Insp. Norwich Union Life.
 FLETCHER, F. G., Reading Life Supt. Phoenix.
 FLETCHER, H. B., Accdt. Man. Guardian.
 FLETCHER, J., Leeds Man. State.
 FLETCHER, J. B., Asst. Act. Colonial Mut. Life.
 FLETCHER, J. U., Canada Casualty Man. Prudential.
 FLETCHER, L. C., London Fire Supt. Scottish Insurance.
 FLETCHER, M. A., Birmingham and Wolverhampton Insp. Scottish Automobile.
 FLETCHER, R. D., Cheltenham Sec. Legal & General.
 FLETCHER, S., Fire Man. Guildhall.
 FLEURY, M., Chief Act. Le Phenix of Paris.
 FLINT, C. L., Chelmsford Insp. London & Lancashire.
 FLINT, L., Stirling Insp. North British & Mercantile; also Railway Passengers'.
 FLOYD, H., Burnley Insp. Atlas.
 FLYNN, T. E., Potteries Insp. London & Lancs.
 FOAD, J. B., Chatham Asst. Man. Sun Life.
 FOALE, C. F., Southend Insp. Car & General.
 FOGWILL, S., Plymouth Man. Eagle Star.
 FOLLAND, H. W., Exmouth Insp. Gen. Accdt.
 FONDILLER, R., Sec. & Treas. Casualty Actuarial Society.
 FONT-REAUUX, M. DE, Paris Man. Gresham Life.
 FOOTE, C. L., Asst. Agency Man. British Gen.
 FOOTE, JOHN, Durban Man. South British.
 FOOTE, W. H., South-West London Insp. Sun L.
 FORBES, F. J., Llanelly Sec. General Accident.
 FORBES, J. L., Aberdeen Man. British General.
 FORD, A., Wolverhampton Sec. Norwich Union Fire.
 FORD, E. R., Swansea Insp. Ocean Accident.
 FORD, G. A., Falmouth Sec. Friends' Prov. & Century Life and Century.
 FORD, G. D., East London Insp. Sun Life.
 FORD, G. W., East London Insp. Sun Life.
 FORD, W. A., Birmingham Man. Colonial Mutual Life.
 FORD, W. E., Cardiff Man. Pearl.
 FORD, W. H., Derby Insp. Pearl.
 FORD, WILLIAM, Glasgow Sec. Scottish Equit.
 FORDHAM, D., Romford Man. Century; also Friends' Provident & Century Life.
 FORDYCE, W. A., Edinburgh Man. Liverpool & London & Globe.
 FORMER, R. M., Johannesburg Man. South British.
 FORREST, A., Accdt. Supt. State.
 FORSDYKE, O. C., Asst. Sec. (London) Sun Life of Canada.
 FORSTER, E. T., Macclesfield Asst. Insp. Provincial and Drapers' & General.
 FORSTER, F. N., Aberdeen Insp. Sun Life.
 FORSTER, H. F., Gisborne Man. South British.
 FORSTER, J. P., Asst. Man. Scottish Automobile.
 FORSTER, T. W., Newcastle Insp. Eagle Star.
 FORSYTH, A. F., Kilmarnock Insp. Yorkshire.
 FORTE, D. N., Cairo Man. London & Lancashire.
 FORTUNE, F. R., Portsmouth Sec. Friends' Provident & Century Life and Century.
 FOSKEY, F. D., A.C.I.L., Australia and New Zealand Asst. Man. Prudential.
 FOSTER, D. A., Asst. Sec. Edinburgh, Northern.
 FOSTER, D., Liverpool Man. Guardian.
 FOSTER, E. C. O., North Lond. Insp. Sun Life.
 FOSTER, G. T., Asst. Act. Mercantile & General.
 FOSTER, J. W. W., Leeds Fire Man. Pearl.
 FOSTER, P. H., Birmingham Sec. Scottish Un. & Nat.
 FOSTER, R., Grimsby Insp. State.
 FOSTER, T. B., Bradford Insp. Eagle, Star.
 FOSTER, T. P., Sec. British General.
 FOSTER, W. P., Grimsby Sec. Norwich Union Fire.
 FOULKES, P. G., Nottingham Man. Confederation Life.
 FOULNER, J., Stafford Insp. County Fire.
 FOWLER, F., Birmingham Life Insp. Eagle Star.
 FOWLER, F. H., Yeovil Insp. Royal.
 FOWLER, J. E., Leicester Insp. Sun Life.
 FOX, G. W., Sheffield Man. Marine & General.
 FOX, H., Newcastle Man. Motor Union.
 FOX, J. C. F., Croydon Man. Gresham Life.
 FOX, JOHN, Chief Registrar of Friendly Societies and Industrial Assurance Commissioner.
 FOX, S., Sec., Sydney Marine Underwriters' & Salvage Association.
 FOXALL, J., Cardiff Man. Royal.
 FOXON, J. N., Northampton Sec. Norwich Union Fire.
 FRAME, W., Hull Man. Pearl.
 FRANCIS, D. E., Hon. Sec. Institute of Consulting Motor Engineers.
 FRANCIS, D. W., Calcutta Asst. Sec. London & Lancashire.
 FRANCIS, H. H., Cardiff Sec. Royal Liver F. S.
 FRANCIS, R. V. D., West-End Sub-Man. London & Lancashire.
 FRANKLAND, W. A., Londonderry Insp. North Brit. & Mercantile; also Rail. Passengers'.
 FRASER, A., Aberdeen Man. Royal.
 FRASER, A., Brighton Man. Eagle, Star.
 FRASER, A. C. C., Hull Man. Employers' Liability.
 FRASER, C. K. D., Rio de Janeiro Man. Liverpool & London & Globe.
 FRASER, G. C. B., Liverpool Insp. Eagle Star.
 FRASER, G. S., Dundee Man. Ocean Accdt.
 FRASER, J. F., East London Insp. Sun Life.
 FRASER, J. H., Sydney Man. Western Australian.
 FRASER, R. N., Jersey Insp. Phoenix; also London Guarantee.
 FRASER, S. F. B., Manchester Insp. Scottish Widows'.
 FRASER, T. A., Agency Supt. for Scotland Phoenix.
 FRASER, T., Man. for Scotland Drapers' & Gen.; also Provincial.
 FRAZER, A. S., Manchester Marine Underwriter London & Lancashire.
 FRAZER, T., F.F.A., Deputy-Gen. Man. & Sec. North British & Mercantile.
 FREARSON, L., Boston Insp. London & Lancs.
 FREEMAN, E. W., South London Man. British General.
 FREEMAN, J. F. W., South Lond. Insp. Sun Life.
 FREER-ASH, T., Eastbourne Insp. Phoenix; also London Guarantee.
 FRESHWATER, J., Foreign Fire Supt. Union and Palatine.
 FREW, J. A., North London Insp. Sun Life.

FRIDLINGTON, G. N., Grimsby Insp. Phoenix; also London Guarantee.
 FRIEZE, C. G., Glasgow Man. Manufacturers Life of Canada.
 FRIS, H., Darlington Fire & Accident Insp. Pearl.
 FRIMODT, JOH., Man. for Denmark General Accident.
 FRISBY, H. R., Fire & Accident Agency Supt. Alliance.
 FROST, C. S., Cheapside Jt. Man. Sun Life. [Hon. Sec. Insurance Chess Club.]
 FROST, G. W., Ipswich Insp. Sun Life.
 FROST, H. M., Asst. Motor Man. Eagle Star.
 FROST, J. W., Hon. Sec. Ipswich & Suffolk Insurance Institute.
 FROST, R. W., Asst. London Man. Scottish Life.
 FRAY, A. J., Newcastle Man. Zurich and Bedford General.
 FRYER, S., Berwick-on-Tweed Insp. Legal and Royal.
 FRYER, S. H., London Accdt. Supt. State.
 FRYER, W. J., British Man. Equitable Life of United States.
 FUKU, C. D., South London Fire and Accdt. Insp. Pearl.
 FULFORD, F. A., Weymouth Insp. Colonial Mutual Life.
 FULFORD, W. J., F.I.A., Joint Act. Prudential.
 FULLER, A. H., Tunbridge Wells Sec. Atlas and Essex & Suffolk.
 FULLER, G. A., Dorchester Insp. Norwich Union Fire.
 FULLER, G. A., Liverpool Man. Sun Ins.
 FULLER, J. A., Manchester Sec. Equitable Life.
 FULLER, L. K., Bognor Regis Insp. Commercial Union.
 FULLERTON, J., Sec. Pioneer Life.
 GABRIEL, V. D., Newport (Mon.) Sec. London Assurance.
 GADD, C. M., Stockport Insp. Phoenix; also London Guarantee.
 GADSDEN, W. R., Surveyor (H.O.) Westminster Fire.
 GAFFORD, C. J. G., City Sec. Westminster Fire.
 GAILLY, W. W., Belfast Man. Norwich Union Life.
 GALBRAITH, A. C., Life Agency Man. for Canada Prudential.
 GALE, A. J., Sec. for Great Britain Manufacturers Life.
 GALE, H. A., Hereford Sec. Phoenix; also London Guarantee.
 GALLAGHER, C. M., New York Sec. Atlas.
 GALLANT, G. R., Bury St. Edmunds Insp. Norwich Union Life.
 GALLETT, C. A. G., Liverpool Sec. Caledonian.
 GALLIE, L. M., Leeds Sec. Union.
 GALLIE, R. J. L., Aberdeen Insp. Provident Mutual Life.
 GALLIE, W. A., Executive Fire Supt. General Accident Fire & Life.
 GALLOP, R., Blackburn Man. Plumbers' Mutual.
 GALLOWAY, D. G., Leicester Insp. Canada Life.
 GALLOWAY, J. C., Cork Sec. Alliance.
 GALLOWAY, J. R., N'castle Man. London & Scot. Union.
 GAMBELL, H. B., Southampton Man. Commercial Union.
 GAMBLE, R. F., Blackburn Insp. General Accdt.
 GAMBLES, R., Pinxus Man. Eagle Star.
 GAMMAGE, E. V., Cambridge and Great Yarmouth Man. Local Government Guarantee.
 GAMMIE, E. R., Asst. Sec. Scottish Life.
 GANNWAY, H. G., Sec. Builders' Accident.
 GARBUTT, M. N., Newcastle Insp. Scottish Widows'.
 GARDINER, A. F., Asst. Act. Beacon.
 GARDINER, A. S., London (City) Fire Supt. Caledonian.
 GARDINER, E., Dumfries Insp. General Accident.
 GARDINER, R. W., Barcelona Man. Commercial Union, Palatine and Union.
 GARDINER, W. H., Fenchurch Street Insp. Sun Life.
 GARDNER, A., Asst. Act. General Reversionary.
 GARDNER, C. G., F.I.A., Asst. Act. Marine & Gen.
 GARDNER, G. A., Southampton Man. United Empire Policies.
 GARDNER, HENRY, Sec. Morecambe P.G.
 GARDNER, J., Manchester Man. Manufacturers Life.
 GARDNER, J. M., Dumfries Man. Com. Union.
 GARDNER, R. L., Cardiff Man. Provincial; also Drapers' & General.

GARDNER, R. O., Newcastle Fire & Accdt. Man. Pearl. [President Newcastle-upon-Tyne Institute.]
 GARDNER-HOPKINS, D., Lime street Insp. Sun Life.
 GARLAND, J. F., Westminster Man. Sun Life.
 GARLICK, G. C., Johannesburg Man. Sun Ins.
 GARLICK, P. L., Slough Man. County Fire.
 GARNHAM, F. L., Hon. Sec. Norwich Insurance Institute.
 GARRAWAY, F. H., O.B.E., M.C., Asst. Man. Prudential.
 GARRETT, A. L., Lewes Sec. Scottish Union & National.
 GARRETT, H. D., Douglas, I.O.M., Man. Commercial Union.
 GARSIDE, R. H. G., Gen. Man. Northern Employers'.
 GARSTANG, A., Newcastle Man. Gresham Life.
 GARTEWATE, J., Birmingham Man. Guardian.
 GARTON, P. D., Montreal Casualty Supt. Atlas.
 GARTSIDE, J., Manchester Man. Crown Life.
 GARVEY, J., East Africa Man. Prudential.
 GATSBY, N. R., Hon. Sec. Institute of Actuaries Students' Socy.
 GATES, L. D., London Asst. Accdt. Man. Dominion of Canada.
 GATTEY & BATEMAN, Secs. Singapore Marine Insurance Association.
 GAUGHAN, W., Wallasey Insp. State.
 GAUT, E. F., Sec. Eastbourne Mutual P.G.
 GAVIN, N. T., Limerick Insp. Royal.
 GAWLER, O., President Actuarial Socy. of Australasia.
 GAY, COL. L. J. A., Birmingham Man. Scottish Met.
 GAY, L. T., Newport Insp. North British & Mercantile; also Railway Passengers'.
 GAYWOOD, C. E., Ipswich Sec. Scottish Wid.
 GAYWOOD, R. C., Birmingham Sec. National Mutual Life.
 GAZE, H. N., Reading Man. Provincial; also Drapers' & General.
 GAZE, W. M., Newcastle Man. Norwich Un. L.
 GEDDES, R., Edinburgh Accdt. Supt. Alliance.
 GEE, J. N., Launceston, N.Z., Acting Man. London Assurance.
 GEMMILL, J. A., Largs Insp. Phoenix; also London Guarantee.
 GENOT, E., Liege Man. Ocean Accident.
 GEORGE, F., Leicester Insp. Colonial Mutual Life.
 GEORGE, J. A., South Suburban Man. Ocean Accident.
 GEORGE, J. W., City Man. Car & General.
 GEORGE, O., Johannesburg Life Man. Law Union & Rock.
 GERRANS, B. D., Leadenhall street Insp. Sun Life.
 GERRARD, L. V., Sec. British Engine, Boiler & Electrical.
 GERSTENBERG, R. A., Aberdeen Insp. Scottish Amicable.
 GIBB, A. L., City Supt. Equity & Law.
 GIBBINS, C. H., Haverfordwest Insp. Commercial Union.
 GIBBINS, H. C., Tunbridge Wells Man. Yorks.
 GIBBINS, L. C., Sec. Council New Zealand Marine Underwriters' Associations.
 GIBBONS, G. W., Bath Man. General Accident and Scottish Automobile.
 GIBBS, E. P., Gen. Agent for Trinidad Car & General.
 GIBSON, C., Man. & Sec. Scottish National Key.
 GIBSON, C. E., Chairman Singapore Marine Insurance Association.
 GIBSON, D. A., Carlisle Rep. Yorkshire.
 GIBSON, D. L., Edinburgh Man. Guardian and Scottish Plate Glass.
 GIBSON, G. E., Bradford Insp. Sun Life.
 GIBSON, H. E., Halifax Man. Royal.
 GIBSON, J., Cork Insp. London & Lancashire.
 GIBSON, J. E., Leicester Man. L'pool & L. & G.
 GIBSON, J. S., Limerick Man. Commercial Union and Edinburgh.
 GIBSON, JOHN, Sec. Teachers' Assurance.
 GIBSON, R., Accdt. Man. Atlas.
 GIBSON, T., Nottingham Sec. Scottish Union & National.
 GIBSON, WALTER K., Dublin Sec. Nat. Mut. of Australasia. [Joint Hon. Sec. Ireland Insurance Institute.]
 GIDDINGS, H. H., York Insp. General Accident.
 GIDDY, G. W., Melbourne Asst. Man. Ocean Accident, Palatine and Union.
 GIFFORD, D. S., Ilford Man. Union.

- GIFFORD, W. L., Cambridge Asst. Man. Norwich Union Fire.
- GIFKINS, C. A., North London Man. Com. Un.
- GILBERT, R. F., Manchester Insp. National Mutual Life.
- GILBERT, W., Cardiff Sec. Life Association of Scotland.
- GILCHRIST, HUGH, Hon. Sec. Glasgow Insurance Football and Athletic Club.
- GILES, C. L., Worcester Insp. Law Union & Rock.
- GILES, E. L., Norwich Man. Road Transport.
- GILES, H. F., Sec. Merchant Marine.
- GILES, H. L., Norwich Man. Marine.
- GILES, J. E. S., Torquay & Walsley Sec. Provincial; also Drapers' & Grocers.
- GILES, W. E., Leicester Man. Alliance.
- GILL, G. W., Buenos Aires Man. Guardian and Norwich Union Fire.
- GILL, P. F., Special Representative Staff Schemes, Sun Life.
- GILL, R. H., Hon. Sec. One Fifty Association.
- GILLANDERS, ARBUTHNOT & Co., Mans. for India London Assurance.
- GILLARD, G. F., Cardiff Man. Law Un. & Rock.
- GILLETT, N. W., Bristol Insp. Standard Life.
- GILLESPIE, W. E., F.F.A., Gen. Man. and Sec. Yorkshire Coalowners.
- GILLIES, J., Joint Man. and Sec. Scottish Building Contractors.
- GILMAN, H. C. R., Northampton Sec. Phoenix; also London Guarantee & Accident.
- GILMORE, W. W., San Francisco Man. London & Lancashire.
- GIPPY, G. W., Melbourne Asst. Man. Union.
- GIRLING, H. A., N.W. London Man. British Equitable.
- GISBORNE, A. J., Man. and Sec. Midland Mutual Fire.
- GISSING, W. M., Oxford Insp. Norwich Union Fire.
- GIVEN, W. E., Oldham Insp. Yorkshire.
- GLADSTONE, C. J., Hon. Sec. Cork Insurance Institute.
- GLADWELL, S. W., Sec. Iron Trades Employers'.
- GLADWIN, A. D., Sec. Yorkshire.
- GLANVILLE, G. A., Portsmouth Sec. Sun Ins.
- GLASS, D., Accident Man. Provincial.
- GLASSBOROW, R. B., Agency Man. H. O. Provident Mutual Life.
- GLASTONBURY, H., Cardiff Acting Man. Gresham Fire and Gresham Life.
- GLED, A. E., N.S.W. Man. Prudential.
- GLEGG, A. C., Galashiels Insp. North British & Mercantile; also Railway Passengers'.
- GLOSSOP, G. C. W., Oxford Man. Alliance.
- GLOVER, A. L., Hawick Insp. Liverpool & London & Globe.
- GLOVER, D., Brighton Insp. Eagle Star.
- GLOVER, R. C., Mansfield Insp. Atlas.
- GLOVER, E. W., Sec. Wakefield Mutual Plate Glass.
- GLOVER, H. J., Johannesburg Man. Southern L.
- GLOVER, J. H., Glasgow Man. Sun Life.
- GLOVER, J. J., Kingston-on-Thames Sec. Gen. Accident.
- GOBBIE, F. J., Vice-President London & Lancashire Indemnity.
- GODDOLD, H. M., South Africa Man. Motor Un.
- GODDARD, W. J., Southampton Man. Sun Life.
- GODKIN, B. G., Cork Insp. Law Union & Rock.
- GODRICH, J. F., Paris Man. Guardian.
- GOELLER, J. T., New York Sec. London & Lancs.
- GOEMANS, A., Ghent Man. Ocean Accident.
- GOHL, T. E., Cape Town Man. Guardian.
- GOLD, COOK & Co., British Mans. African Guar.
- GOLDING, CECIL EDWARD, LL.D., F.C.I.L., Chairman, C. E. Golding & Co., Ltd., London Correspondent, Munich Reinsurance Co. Born 2nd Nov., 1883. In the service of the London Assurance from 1906 to 1919. Man. and Sec. Treaty Reinsurances 1919-31. Gen. Man. Victoria, 1931-33. Joint Sec. Examiners Committee of Chartered Insurance Institute since 1931. Member of Council of London Insurance Institute. Author of text books on Burglary, Workmen's Compensation and Personal Accident Insurance.
- GOLDING, W., W. African Man. Royal Exchange.
- GOLDINGHAM, D. D., Man. Dir. Nat. Employers'.
- GOLDSWORTHY, C. T., Bournemouth Insp. Atlas; also Essex & Suffolk Equitable.
- GOLIGHTLEY, J. R., Manchester Accdt. Supt. Phoenix; also London Guarantee.
- GOLIGHTLEY, W., Bolton Insp. General Accident.
- GOLLINS, O. E., Aylesbury Insp. Avon; also National Farmers Union.
- GOLSWORTHY, E., Asst. Sec. Marine & General.
- GONZALEZ, A., Monte Video Man. London & L.
- GOOCH, P., Cardiff Man. Phoenix; also London Guarantee.
- GOODALL, E. V., West End Sec. Standard Life.
- GOODBODY, G. E., Limerick Man. Hibernian F.
- GOODBODY, G. M., Dublin Man. Friends' Provident & Century Life; also Century.
- GOODEY, S. H., Peterborough Insp. Liverpool & London & Globe.
- GOODERHAM, E. E., Norwich Sec. Friends' Provident & Century Life and Century.
- GOODMAN, F. J., Act. African Life.
- GOODMAN, F. J., F.I.A., Actuary & Life Man. Nat. Farmers'.
- GOODMAN, J. A., Kent Man., General Accident. and Scottish Automobile.
- GOODMAN, G., F.I.A., Asst. Sec. Prudential.
- GOODMAN, G. B., Sec. Timber & General.
- GOODMAN, H. H., Asst. Mgr. (Fire & Accdt.) South Africa Provincial.
- GOODWIN, A., Southampton Insp. Federated Employers'.
- GOODWIN, A. D., Cardiff Man. London & Lancs. also Law Accident.
- GOODWIN, H. B. N., Liverpool Man. Clerical. Medical & General.
- GOODWIN, J. S., Chicago Man. London Assurance.
- GOODWORTH, W. A., Reading Man. Car & Gen.
- GOODWORTH, W. A., Agency Man. United Friendly.
- GOOLD, W. H., Birmingham Man. Employers' Liability.
- GOOP, J. L., F.I.A., Act. & Sec. University Life.
- GORDON, D. F. H., Edinburgh Man. Road Transport.
- GORDON, G., Aberdeen Sec. Century.
- GORDON, HUGH E., Sec. Inst. of London Und.
- GORDON, J. K., Dumfries Insp. Royal.
- GORDON, R. B. J., London Asst. Sec. Yorkshire.
- GORDON, R. W., Brighton Man. British General.
- GORDON, W. T., Hon. Sec. Nottingham Insurance Institute.
- GORE, L., Nelson, N.Z., Insp. Standard of New Zealand.
- GORE, P., Asst. Sec. State.
- GORMAN, WILLIAM, Insp. Aberdeen & Northern F.S.
- GOSLIN, R. A. J., Chelmsford Insp. Commercial Union.
- GOSLING, J. H., Sydney Man. L. & L. & G. Thames & Mersey; also Central.
- GOSNELL, G. E. W., Crawdon Supt. Equity & Law.
- GOSTLING, E. M., Ipswich Insp. Sun Life.
- GOTTHARD, E. J., Burton-on-Trent Man. Licenses & General.
- GOTT, F. W., Leeds Fire Supt. Employers' Liab.
- GOTT, S. M., Bristol Man. Ocean Accident & Guarantee.
- GOUDE, S. F., Man. Guildhall.
- GOUGH, E. G., Asst. Fire Man. Phoenix; also London Guarantee.
- GOUGH, H. B., S.W. London Man. Sun Life.
- GOUGH, H. G., East London Man. Sun Life.
- GOULD, E. T., Melbourne Man. Standard F. & M. of New Zealand.
- GOULD, H. W. T., Middlesbrough Insp. London & Lancashire.
- GOULDING, A., Accdt. Supt. (Liverpool) London & Lancashire.
- GOULDSTONE, W. E., Dublin Sec. Scottish Un. & National.
- GOULT, G. G., Sec. Ipswich Mutual Plate Glass.
- GOVIN, P. J. C., Glasgow Asst. Man. Eagle Star.
- GOVERN, S. A., Exeter Man. Provident Accident & White Cross.
- GOV, N. F., Dundee Man. Yorkshire.
- GOWER, A. L., Insp. Head Office, Melbourne, National Mutual of Australasia.
- GOWER, JOHN, Sec. Scottish Insurance.
- GOWER, O. C. D., New South Wales Man. National Mutual Life of Australasia.
- GOWERS, J., Chairman, Federation of Plate Glass Insurance Societies.
- GOWLAND, T. F. W., Huddersfield Insp. General Accident.
- GRACE, V., Calgary Man. Employers' Liability.
- GRAHAM, C., Dundee Man. Scot. Automobile.

- GRAHAM, D. M., Edinburgh Sec. Federated Employers'.
- GRAHAM, F. P., Insp. Insurance Corporation of Ireland.
- GRAHAM, F., & Son, Christchurch, N.Z. Man. Commercial Union.
- GRAHAM, G. W., Sunderland Insp. Employers' Liability.
- GRAHAM, J., Kendal Insp. National Provident.
- GRAHAM, L. C., Derby Supt. Royal.
- GRAHAM, W. M., Sec. General Accident.
- GRAHAM, W. MUNRO, Aberdeen Sec. Scottish Provident.
- GRAINGER, J. S., Wigan Insp. North British & Mercantile; also Railway Passengers'.
- GRAMMER, A. T., Salisbury Man. General Acctd. and Scottish Automobile.
- GRANDFIELD, E. B., Adelaide Man. Western Australian.
- GRANDFIELD, J. W., Life Man. Western Australian.
- GRANGER, CHARLES K., F.I.A., F.F.A., Sec. City of Glasgow Life Branch, Scottish Un. & Nat.
- GRANT, A. B., New York Man. Thames & Mersey Marine.
- GRANT, F., Leicester Sec. Fine Art & General; Leicester Man. North British & Mercantile; also Railway Passengers'.
- GRANT, F. A., Sec. Parcels & General.
- GRANT, F. S., Christchurch, N.Z., Man. Ocean Accident.
- GRANT, L., Fire & Accident Agency Man. Pearl.
- GRANT, R. C., Supt. of Agencies (Montreal), Sun Life of Canada.
- GRANT, W. L., Sub-Asst. Man. Pearl.
- GRAVE, F. J., Fire & Accident Supt. Britannic.
- GRAVES, C. E., Chief Insp. Atlas.
- GRAVESTOCK, G. N., Leeds Insp. Scottish Widows'.
- GRAY, F. D., Manchester Man. Sun Life of Canada.
- GRAY, G., MARTIN, Man. Dir. United Scottish.
- GRAY, H. C., London Man. British Traders', China Fire, Far Eastern, North China, Union of Canton and Yangtze.
- GRAY, JAMES, Man. Dir. Dominion.
- GRAY, J. W. C., Jt. Hon. Sec. Yorkshire Insurance Institute.
- GRAY, R. M., York Insp. Eagle Star.
- GRAY, R. W., Sheffield Sec. Scottish Un. & Nat.
- GRAY, W., Gen. Man. & Sec. Drapers' & Gen.
- GRAY, W. H., Hereford Insp. London & Lancs.
- GREANEY, J. A., Joint Agency Man. Britannic.
- GREAVES, G. W. W., Reading Man. Eagle Star.
- GREAVES, H. T., Swansea Sec. Alliance.
- GREAVES, P. T., Lincoln Man. Ocean Acctd.
- GREEN, A. E., Nottingham Man. North British & Mercantile; also Railway Passengers'; Nottingham Sec. Fine Art & General.
- GREEN, A. J., London (West End) Man. Crown Life.
- GREEN, A. J., F.F.A., Man and Act. Western F.S.
- GREEN, C. L., Auckland (N.Z.) Man. Royal Exchange.
- GREEN, E. J., Reading Man. Cornhill.
- GREEN, E. L., Truro Sec. Norwich Union Fire.
- GREEN, F. J., Birmingham Sec. Union.
- GREEN, G., M.A., F.I.A., Act. Commercial Union. (Union Life).
- GREEN, G. C., Hon. Sec. Insurance Offices' Rugby Football Union.
- GREEN, G. L., Hon. Sec. York Centre, Yorkshire Insurance Institute.
- GREEN, J., Preston Insp. Phoenix; also London Guarantee.
- GREEN, J. PROCTOR, Man. Dir. Refuge.
- GREEN, J. R., Regina Insp. North British & Mercantile.
- GREEN, R. S. B., Swindon Insp. General Acctd.
- GREEN, S. H., Lismore Man. National of New Zealand.
- GREEN, T. W., New York Asst. Sec. Phoenix.
- GREEN, W., Middlesbrough Insp. Beacon.
- GREENE, J. W., Cork Man. Ocean Accident.
- GREENACRE, C. T., Marine Claims Adjuster Alliance.
- GREENFIELD, E. H., Eastern Counties Fire and Accident Insp. Pearl.
- GREENHALGH, D. N., Derby Sec. Phoenix; also London Guarantee.
- GREENHALGH, R. S., Darlington Man. Cornhill.
- GREENHALGH, R. W., Belfast Man. Law Union & Rock.
- GREENING, G. K., B.COMM., F.C.I.I., Gen. Man. Beacon.
- GREENING, HERBERT JOSEPH, F.C.I.I., Man. Dir. Beacon.
- GREENSHIELDS, J., Edinburgh Sec. London & Scottish; also Northern.
- GREENUP, M., Coventry Insp. Atlas.
- GREENWAY, GRIFFITH, Cardiff Sec. Scottish Prov.
- GREENWOOD, C., Sec. Bankers' Health.
- GREENWOOD, D. A., Nottingham Man. Century Friends' Provident & Century Life and Southern.
- GREENWOOD, E. J. O., Man. for New South Wales Bankers and Traders.
- GREENWOOD, E. R., Whitechapel Insp. Sun Life.
- GREENWOOD, S. J., Gen. Man. & Sec. London & Edinburgh; also Sec. Utd. Empire Policies.
- GREGG, W. A., Asst. Man. and Act. Colonial Mutual Life.
- GREGORY, D. J., Liverpool Inspector Sun Life.
- GREGORY, G. H., Darlington Insp. Commercial Union.
- GREGORY, M. H., Jersey Insp. Eagle Star.
- GREGSON, G., Leeds Fire & Acctd. Insp. Pearl.
- GREIG, A. A., Romford Insp. Eagle Star.
- GREIG, D. J., London Man. Mutual Property.
- GREIG, W. T., London Rep. La. Buenos Aires, La Rosario, La Rosario Agricola Fenix del Norte, San Martin, La Metropolitana.
- GRENPELL, H. C., Leeds Man. Commercial Union and Edinburgh Assurance; also National of Great Britain.
- GRESSWELL, H. J., Grimsby Insp. Norwich Union Life.
- GREY, A. O., Belfast Sec. Northern.
- GREY, W. H., Hon. Joint Sec. Newcastle-upon-Tyne Institute.
- GRIEN, T. H., Nottingham Sec. Scottish Temp.
- GRIEVE, G. W., Leeds Sec. Scottish Ins.
- GRIEVE, H. B., Gen. Sec. Guild of Insurance Officials.
- GRIEVE, J. G. C., Derby Insp. Brit. Equitable.
- GRIEVE, J. T., Swansea Man. Commercial Un.
- GRIEVE, R. P., Forfar Insp. General Accident.
- GRIEVES, J. H., Newcastle Sec. Scot. Un. & Nat.
- GRIFFITH, E. E., Manchester Man. Union Marine & General.
- GRIFFITH, F., Sec. Kendal Mutual P.G.
- GRIFFITHS, A., Cardiff Fire & Acctd. Man. Pearl.
- GRIFFITHS, E., Nottingham Sec. Vulcan Boiler.
- GRIFFITHS, E. B., City Insp. Provincial.
- GRIFFITHS, E. M., Manchester West Insp. Sun Life.
- GRIFFITHS, J. C., Jun., San Francisco Man. Commercial Union.
- GRIFFITHS, J. R., Manchester Joint Man. State.
- GRIFFITHS, T. W., Brisbane (Queensland), Sec. Mutual Life and Citizens'.
- GRIFFITHS, K., Asst. Fire Man. Alliance.
- GRIGGS, C. H., Sec. Ideal Fire & General; also Ideal Life.
- GRIGGS, D. A., London Underwriter Liverpool & London & Globe; also Thames & Mersey Marine.
- GRIGGS, W. H., Man. Dir. Ideal Fire & Gen.; also Ideal Life.
- GRINDEY, F. E., United Kingdom Asst. Man. Zurich; and Bedford General.
- GRINLING, F. W., Leeds Sec. Scottish Equitable.
- GRIPTON, J. B. R., Nottingham Man. Ocean Accident.
- GROSS, F. W. W., Woodbridge Traders Mutual P.G.
- GROUT, J. D., Pietermaritzburg Insp. Ocean Accident.
- GROVE, L. P., Birmingham Man. Un. British.
- GROVE, R. A., Underwriter South British.
- GROVES, A. R., Asst. Man. Reliance Fire & Accident.
- GRUNDY, S. D., Underwriter Elders.
- GUEST, V. A., Blackburn Sec. Yorkshire.
- GULACKSEN, L. F., Hawick Insp. Law Union & Rock.
- GULLAND, C. M., Asst. Sec. Scottish Equitable.
- GULLIVER, W. C., Hon. Sec. & Treas. Insurance Offices' Amateur Swimming Association.
- GUNDY, J., Southampton Sec. Life Association of Scotland.
- GUNN, F. W., Norwich Asst. Man. Royal.
- GUNN, G. E., Rhyl Sec. General Accident.
- GUNN, G. O., F.F.A., Asst. Sec. & Act. Edinburgh; also Edinburgh Asst. Sec. National of Great Britain and West of Scotland.
- GUNN, K., Hanley Insp. Eagle Star.
- GUNNING, J. S. W., Belfast Sec. National Mutual of Australasia.
- GUNTER, T. E., Newbury Man. Gresham F. & A.

- GUNTON, P. H. P., Birmingham Sec. London Life.
- GURDON, I. S., Lime St. Asst. Man. Sun Life.
- GURNEY, L., Manchester Man. Thames & Mersey Marine.
- GUTEL, E. C., Paris Man. L. & L. & G.
- GUTHRIE, D. W. C., Perth Man. General Accdt.
- GUTHRIE, E. J., Doncaster Sec. Royal.
- GUTHRIE, H. L. C., C.A., Sec. Caledonian.
- GUTHRIE, Q. J., Glasgow Fire Sec. North British & Mercantile.
- GWILT, R. J., Asst. Gen. Man. Car & General; also Motor Union.
- GWILT, R., LL., F.F.A., F.I.A., Sec. Scottish Widows' Union; Sec. Scottish Actuaries' Club.
- GWYNN, R. H., New York Sec. Century.
- GWYNN, J. M., Worcester Sec. Caledonian.
- GYSIN, H., A.C.A., Sec. Reversionary & General.
- HABICHT, W., Sec. European General Sub. Man. Swiss Reinsurance.
- HACKER, H. P. P., Bahwayo Man. South British.
- HADDEN, A., Man. Dir. Imperial Chemicals.
- HADDICK, F. R., Belfast Accident Supt. London & Lancashire.
- HADDON, A. D., Sec. Era Glass.
- HADFIELD, H. H., Perth, W.A., Man. Liverpool & London & Globe.
- HADLEY, J. E., Portsmouth Insp. County Fire.
- HAFPE, T. L., United States Man. European General.
- HAGGERS, H. W., Belgium Man. Employers' Liability.
- HAGYARD, C., Toronto Asst. Man. Ocean Accdt.
- HAINES, J., Leeds Sec. Scottish Union & Nat.
- HAICH, N. B., Sheffield Insp. Law Union & Rock.
- HAILEY, G. B. W., Liverpool Asst. Man. General Accident.
- HAILEY, G. R., Southport Insp. General Accident.
- HAINE, W., Paris Man. Commercial Union, Nat. of Gt. Britain, Palatine and Union.
- HAIRNES, J. M., Man. for U.S.A., London Guarantee and Union Marine.
- HAIRNES, L. H., Southampton Sec. Standard Life.
- HAIRNES, R. S., Reading Man. Phoenix; also London Guarantee.
- HAIRSON, W. A. S., Agent Man. for Scotland, Dominion of Canada General.
- HAIRSON, A., Birmingham Asst. Man. Lion Trades Employers.
- HAIRSON, A. J., Coventry Ins. General Accident.
- HAIRSON, S. A., North London Man. Law Accident.
- HAIRSON, R. G., Reading Insp. Royal.
- HALL, A., Foreign Accdt. Man. Car & Gen.; also Motor Union.
- HALL, ALBERT C. B., Man. for Canada and Newfoundland, Ocean Accident, Palatine, British General and Union.
- HALL, A. S., Chicago Asst. Sec. Atlas.
- HALL, B., Southampton Man. Clerical, Medical.
- HALL, C., Accdt. Man. Mercantile & General.
- HALL, F., Hull Insp. Caledonian.
- HALL, F. W., Belfast Insp. Law Union & Rock.
- HALL, F. R., Belfast Man. Guardian.
- HALL, J., Carlisle Man. Prov. Mutual Life.
- HALL, J. E., Fire & Accdt. Supt. Gresham Fire & Accident.
- HALL, P. H., Leeds Life Supt. Scottish Union & National.
- HALL, P. H., Plymouth Man. London & Scot.
- HALL, R. G., Taunton Insp. London & Lancs.
- HALL, ROBERT, London Underwriter, British & Foreign Marine.
- HALL, ROGER, Man. Cie. Générale de Réassur.
- HALL, S., Manchester Fire & Accdt. Man. Pearl.
- HALL, STANLEY, Newcastle Sec. British Law.
- HALL, S. R., Canterbury Insp. Eagle Star.
- HALL, S. TAYLOR, Sec. Derby Mutual P.G.
- HALL, T., Chief Home Fire Surveyor, Phoenix.
- HALL, T. H., Man. for Canada, General Accdt.; also Gen. Man. General Accident of Canada.
- HALL, T. M., Dundee Insp. Century.
- HALL, T. N., Dundee Insp. Western.
- HALLAM, E., Cardiff Sec. Scottish Union & National.
- HALLAMORE, L. S., Man. for South Africa, London Assurance.
- HALLITT, G. A., Cardiff Insp. Avon; also Nat. Farmers' Union.
- HALLLEY, J., Kent Man. British Oak.
- HALLIDAY, D. C., Newcastle Insp. Eagle Star.
- HALLMAN, M. S., Act. Mutual Life of Canada.
- HALLMAN, E. W. P., Maidstone Insp. United Kingdom Provident.
- HALLOWES, L. H., Man. & Sec. Celtic.
- HALSALL, C. O., Lancaster Insp. Royal.
- HALSALL, H., Liverpool Sec. Scottish Provident.
- HALSALL, T. H., Man. & Sec. Plumbers' Mutual.
- HAMBUCHER, B. & Co., Amsterdam Mans. Gresham Life.
- HAMILTON, F. C., Brighton Man. Red Star.
- HAMILTON, R. M., Joint Gen. Man. Yorkshire.
- HAMMANS, A. J., West London Insp. Sun Life.
- HAMMOND, A. COLIN, Sec. Barry Dist. P.G.
- HAMMOND, J. E. A., Dochesier Insp. Liverpool & London & Globe.
- HAMMOND, N. F., Melbourne Man. West. Aus.
- HAMMITT, J., Cardiff Man. Zurich Gen. Accident and Bedford General.
- HAMNETT, J., Leeds Man. Colonial Mutual Life.
- HAMPSON BROS., Secs. Buxton Mutual P.G.
- HAMPSON, J. H. J., Warrington Sec. General Accident.
- HAMPSON, L., Wolverhampton Sec. Phoenix; also London Guarantee & Accident.
- HANAN, T. J., Cork Man. Commercial Union.
- HANFETH, GEOFFREY, J.E.F., A.C.I.L., London Man. Legal.
- HANCHER, J. R., Birmingham Man. Atlantic; also Western Australian.
- HANCOCK, N. G. W., Lamb Street Man. Norwich Union Life.
- HANCOCKS, W. H., Shrewsbury Insp. Law Union & Rock.
- HANCOX, D. T. P., City Insp. United British.
- HANDLEY, MAJOR B. C., Man. for S. Africa, Phoenix; London Guarantee; also Century.
- HANDLEY, K. L., Isle of Man. Insp. General Accident.
- HANDS, H. M., Swansea Insp. British Law.
- HANDS, W. G., Wolverhampton Sec. Provincial and Drapers' & General.
- HANLEY, J., Stanley Man. Co-operative.
- HANNAH, ALEX., Sec. & Man. Liverpool Revers.
- HANNA, J. H., Cork Sec. Phoenix; also London Guarantee. (President, Cork Ins. Inst.)
- HANNAH, E., Sheffield Man. Commercial Un.; also Edinburgh Assurance.
- HANSEN, C. V., Man. & Sec. Continental of London.
- HAPPE, J. S., Norwich Sec. Sun Insurance.
- HARBORD, A. G. C., Grimsby Insp. General Accident.
- HARBORD, C. G., Norwich Asst. Dist. Man. Norwich Union Fire.
- HARDEN, A. A., Sec. Launderers' Mutual.
- HARDESTY, W., Cambridge Man. Norwich Union Life.
- HARDIE, B. T., London Asst. Sec. Scottish Union & National.
- HARDIE, S. J. L., Sec. Renfrewshire Glass.
- HARDING, C. P., Newcastle Insp. Friends' Provident & Century Life and Century.
- HARDING, H., Nottingham Man. London & Scottish; also Scottish Metropolitan.
- HARDING, L. S., Nottingham & Leicester Life Insp. Yorkshire.
- HARDMAN, H., Plymouth and Bristol Sec. British Law.
- HARDY, E., Sheffield Sec. United Kingdom Provident.
- HARDY, E. R., Sec. Trcas., Insurance Institute of America.
- HARE, G. M., Oxford Circus Insp. Sun Life.
- HARE, W. G., Bristol Man. United British; also Local Government Guarantee.
- HARMAN, A., Treasurer Liverpool Victoria F. S.
- HARMAN, P. C., Care Town Man. Eagle Star.
- HARMAN, R. G., Joint Foreign Supt. North British & Mercantile.
- HARNACK, F. W., Sec. Sceptre Fund Eagle Star.
- HARPER, J., Ayrshire Insp. Beacon.
- HARRAP, P. R., Manchester Man. Canada Life.
- HARRIES, J. W., Man. Dir. Overseas.
- HARRINGTON, E. W., F.I.A., Asst. Act. (Lond.) Northern.
- HARRIS, A., Newcastle Life Man. General Life.
- HARRIS, A. D., City Man. British Gen.
- HARRIS, B. A., Man. Works Dept. London & County P. G.
- HARRIS, F. J., F.I.A., Associate Act. Australian Mutual Provident.
- HARRIS, G. H., Public Relations Officer (Montreal) Sun Life of Canada.
- HARRIS, H. E. B., Bristol Man. Eagle Star.
- HARRIS, JOHN, Leicester Man. Provident Accdt. & White Cross.

- HARRIS, J. H., South London Insp. Eagle Star.
HARRIS, J. H., Agency Supt. Norwich Union Fire.
HARRIS, J. R., Man. Dir. Army, Navy & Gen.
HARRIS, L. W., London (City) Insp. Pearl.
HARRIS, P. H., Christchurch (N.Z.) Man. South British.
HARRIS, R., Sec. Salvation Army Fire.
HARRIS, T. D., Winnipeg Man. Employers' Liability.
HARRIS, W. A., Hon. Sec. Luton Centre. Bedford Insurance Inst.
HARRIS, W. H., Shoreditch Man. North British & Merc. and Fine Art & General, N. E. London Man. Railway Passengers'.
HARRIS, W. R., Croydon Insp. Sun Life.
HARRIS, W. W., Underwriter Guardian; also Reliance Marine. [President, Liverpool Insurance Institute.]
HARRISON, A. D., Law Courts Man. Clerical Medical & General; Asst. Sec. General Reversionary.
HARRISON, C., Sec. & Man. Barnsley & District Mutual F. G.
HARRISON, C. T. H., Bristol Man. London Assurance; also Guildhall. [President Bristol Insurance Institute.]
HARRISON, E. J., Peterborough Insp. Car & General.
HARRISON, F. J., Kettering Insp. Norwich Union Fire.
HARRISON, F. S., Calcutta Man. South British. [Chairman, Calcutta Marine Ins. Assoc.]
HARRISON, G. W., Preston Man. Commercial Un.
HARRISON, H., Exeter Insp. Railway Passengers' also North British & Mercantile.
HARRISON, J., Sydney Man. Caledonian.
HARRISON, K. G., Oxford, Reading & Slough Insp. Local.
HARRISON, R. A. S., Fire Supt., Dominion.
HARRISON, S. P., Cardiff Sec. Northern.
HARRISON, W. E., Plymouth Joint Sec. London & Lancashire.
HARRISON, W. E., Norwich Claims Insp. Cornhill.
HARRISON, W. E., Lime street Insp. Sun Life.
HARRISON, C. E., Man. for New Zealand London & Lancashire.
HARDOWER, A., F.P.A., Joint Gen. Man. Yorkshire. [Chairman, York Centre Yorkshire Insurance Institute.]
HART, E. A., Plymouth Insp. Gresham Fire.
HART, W. H., Orange Free State Man. Prudential.
HARTILL, H. J., Birmingham Fire & Accdt. Man. Pearl.
HARTILL, R. J., Birmingham Man. Universal.
HARTLEY, C. H., Dunedin, N.Z., Man. Liverpool & London & Globe.
HARTLEY, G. E., Rio de Janeiro Man. Yorkshire.
HARTLEY, J., Sec. Earby Cotton Trade.
HARTLEY, M. G., Birmingham Asst. Man. Igal & General.
HARTLEY-SMITH, H. S., Asst. London Man. Scottish Life.
HARTNOLL, A. J., Wimbledon Man. Beacon.
HARRUSON, C. E., West Australian Man. City Mutual Fire.
HARVEY, A. V., Nott'ham Man. Drapers & Gen.
HARVEY, B. A., Hull Man. Sun Life.
HARVEY, C. A., Man. Dir. Parcels & General.
HARVEY, J. W., Glasgow Insp. Sun Life.
HARVEY, T. J., Wellington, N.Z., Sec. O'land.
HARVEY, A. W., Glasgow Man. Atlas; also Essex & Suffolk.
HARWOOD, A. E., City and Law Courts Man. Confederation Life.
HARWOOD, H., Man. for Victoria Atlas.
HARWOOD, L. O., Perth (W.A.) Man. Royal Ex.
HASLEHURST, G., Asst. Sec. Equity & Law.
HASLER, P. C., Braintree Insp. Avon; also National Farmers.
HASLETT, H. P., Belfast Sec. United Kingdom Provident.
HASLETT, J. R., Belfast Man. Beacon.
HAST, G. C., Sec. Planet Assur. Co. Sun Ins.
HASTIE, W., Gen. Man. Canada Life.
HASTINGS, R. J., Sec. & Treas. Ayrshire Farmers Mutual Fire.
HASLER, D. I., Brussels (Schoerbeek) Man. Ocean Accident.
HASWELL, G. H., Sec. North Wales Employers'.
HATCH, L. G., Bournemouth Insp. Provincial and Drapers' & General.
HATCHER, W. J., Folkestone Sec. Gen. Accdt.
HATHAWAY, S., Coventry Insp. Norwich Union Life.
HATTON, C. E., Shrewsbury Man. Gen. Accdt. and Scottish Automobile.
HAUGHTON, H., Dublin Insp. Friends' Provident & Century Life and Century.
HAUGHTON, H. P., Manchester Man. Sun Life.
HAVERY, J. J., Sec. & Gen. Man. Victoria of Melbourne.
HAWARD, A. W., Ipswich Man. Alliance.
HAWES, A. P. M., Asst. Life Man. Eagle Star.
HAWES, E. E., Actuary Guardian.
HAWES, G. L., Man. for India, Norwich Union.
HAWES, H. V. S., London (West End) Insp. Scottish Widows'.
HAWKE, J., Uptown Sub-Branch Man. (Manchester) Royal. [President, Manchester Insurance Sports and Social Club.]
HAWKE, JAMES, M'chester Underwr. Sth. Brit.
HAWKER, B., Port Elizabeth Man. S. British.
HAWKESWOOD, E., Glasgow Man. Canada Life.
HAWKINS, A. B., Nottingham Man. Legal & General.
HAWKINS, F., Hon. Treas. Insur. Inst. of Hull.
HAWKINS, F. G., Sec. Reliance Plate Glass.
HAWKINS, J. J., Fenchurch Street Insp. Sun Life.
HAWKS, V. A. W., Agency Supt. Scottish Union & National.
HAWORTH, D. A., Hull Sec. Provincial.
HAWORTH, G. A., Stockport Insp. North British & Mercantile and Railway Passengers'.
HAWES, C. H., Southampton Sec. United Legal; Southampton Joint Man. Yorkshire.
HAWTHORNE, C. H., West-End Insp. British Equitable.
HAY, I. M. R., Inverness Man. Dominion.
HAY, J. A., London Man. Scottish Life.
HAY, JOHN, Cashier, Phoenix and London Guarantee.
HAY, R. L., Sec. Orient Underwriting.
HAY, W., Asst. Man. Central, Asst. Sec. Liverpool & London & Globe.
HAYDAY, L., Portsmouth Insp. Beacon.
HAYES, R. L., London Accdt. Supt. Scottish Ins.
HAYES, R. R., Birmingham Sec. Northern.
HAYNES, A. T., Joint Act. Scottish Amicable.
HAYNES, F. C., Sec. Premier Motor Policies.
HAYNES, R. S., St. James's street, S.W., Man. Alliance.
HAYTHORPE, E. N., Sydney Man. Northern.
HAYTON, H., Newcastle Man. Guardian.
HAYWARD, A. E. P., Bournemouth Man. Road Transport.
HAYWARD, H., Sec. Dover Mutual P.G.
HAYWOOD, N. W., Accdt. Supt. County Fire.
HAYWOOD, T. G. S., Kensington Insp. General Accdt.
HAZELBY, J. M., Liverpool Fire & Accdt. Insp. Pearl.
HEAD, H. G., Guildford Sec. General Accdt.
HEAD, W., Claims Man. British Oak; also M.M.I. Assoc.
HEAD, W. A., Asst. Claims Man. Mutual Property Life & General.
HEADLAM, M. F., C.B., C.M.G., Sec. & Comptroller General National Debt Office.
HEAP, W. G., Hon. Sec. Manchester Insurance Sports and Social Club.
HEARN, C. B., Gen. Man. Colonial Mutual Life.
HEARN, W. F. W., Leeds Man. L. & L. & G.
HEARNDEN, H. W., Belfast Insp. Scottish Widows'.
HEATH, E., Barnstaple Insp. Scottish Automobile.
HEATH, E. A. J., Act. & Asst. Sec. Medical Sickness.
HEATH, F. W., Norwich Sec. Scottish Union & National.
HEATH, G. H., Sydney (N.S.W.) Man. Atlas.
HEATH, H. V., Man. for Australia Employers' Liability.
HEATH, L. F., Birkenhead Man. Commercial U.
HEATH, O. A., Manchester Man. Provident Accident & White Cross.
HEATHCROCK, E., Manchester Man. Western; Manchester Marine Underwriter Sun. Planet and Norwich Union Fire.
HEATHCOTE, H. B., Northampton Man. Yorkshire.
HEATHEP, G. J., Asst. Sec. Dublin. Liverpool & London & Globe.
HEATON, A. W., Birmingham Man. London & Scottish.
HEATON, R. M., Leeds Man. Road Transport.

- HEAVERS, H., Manchester Man. Premier Motor Policies.
 HEDGES, F. J. H., High Wycombe Sec. London & Lancashire.
 HEDLEY, E. H., Manchester Man. Sun Insur.
 HEDLEY, R. J., Middlesbrough Insp. Commercial Union.
 HELLER, G. P. K., Manchester Life Sec. London Assurance.
 HELLIS, A. W., Sec. Croydon and South London Branches, General Life.
 HELLIER, F., HEATH, Maidstone Man. Norwich Union Life.
 HEMINGWAY, G. W., Acctd. Claims Supt. Atlas HEMM, F. C., Birmingham Man. Ocean Acctd. HEMPHILL, QUENTIN (TRANSVAAL 'PROVIDENT') LTD., Johannesburg Mans. Yorkshire Insp. HEMPHILL, QUENTIN & Co. (PROVIDENT) LTD., Natal Mans. Yorkshire Insurance.
 HENDERSON, FRANK, Home Fire Man. London & Lancashire.
 HENDERSON, G. H., Quebec Sec. London & Lancs.
 HENDERSON, J., Sheffield Insp. Sun Life.
 HENDERSON, JOHN, F.C.I.L., Man. & Sec. Edinburgh, National of Great Britain and West of Scotland.
 HENDERSON, J. A., Gen. Man. Australian Met.
 HENDERSON, J. G., Agency Supt. Federated Employers'.
 HENDERSON, J. H. D., Cheltenham Insp. Employers' Liability.
 HENDERSON, J. I., Melbourne Man. London & Lancashire; Man. & Sec. Australian Alliance.
 HENDERSON, J. R., Nottingham Man. Universal.
 HENDERSON, J. S., London Asst. Sec. Scottish Union & National.
 HENDERSON, W. M., Dundee Man. North British & Mercantile; also Railway Passengers'; Dundee Sec. Fine Art & General.
 HENDRICK, J. J., Southampton Insp. Midland Employers'.
 HENKEK, C. L., Sec. Lloyd's Insurance Brokers' Association.
 HENHAM, R. J., Fire Loss Supt. Sun Insurance.
 HENLY, R. B., Straits Settlements Man. North British & Mercantile.
 HENNESSY, F. J., Bristol Insp. Friends' Provident & Century Life and Century.
 HENNINGS, C. T., Taunton Man. Cornhill.
 HENRY, W. L., Hon. Sec. Belfast Insurance Institute.
 HENSON, J., Bristol Man. Avon; also National Farmers.
 HEPBURN, A. A., Paisley Man. Co-operative.
 HEPBURN, M. G., Bristol Supt. Equity & Law Life.
 HEPPENSTALL, R. D., Portsmouth Sec. Northern.
 HEPPLESTONE, C., Manchester (West) Insp. Sun Life.
 HEFORTH, D. G. O., Wakefield Insp. Royal.
 HERBERT, D., Wolverhampton Insp. Norwich Union Life.
 HERLIHY, D. A., Exeter Insp. Bedford General, also Zurich General Accident.
 HERMAN, E. J., North West London Insp. Sun Life.
 HERMAN, S. H., North London Asst. Man. Sun Life.
 HERNIMAN, F., Hertford Insp. Phoenix; also London Guarantee.
 HERON, DAVID, M.A., D.Sc., Asst. Sec. Phoenix; also Sec. London Guarantee.
 HERON, F. E., Limerick Insp. Yorkshire.
 HESFORD, W., Motor Man. Co-operative.
 HETHERINGTON, H. D., Doncaster Insp. Norwich Union Fire.
 HETHERINGTON, T., Belfast Sec. Vulcan Boiler.
 HETHERTON, JOHN, Yorkshire Insp. Farmers' Finance & Insurance.
 HEWARDINE, E. A., Belfast Sec. Phoenix; also London Guarantee.
 HEWETT, C. A., Croydon Insp. Friends' Provident & Century Life; also Century.
 HEWETT, H. A., Plymouth Insp. Yorkshire.
 HEWITT, HENRY PATRICKSON, Sec. Mercantile & General since 1919. Born in London 1878. With General Accident from 1894 to 1906. 1907 to 1914 Chief Accountant National Gen.
 HEWLETT, T. H., Chester Fire & Acctd. Insp. Pearl.
 HEY, E. W., Leeds Man. Licenses & General.
 HEY, J. A., Bradford Man. Friends' Provident & Century Life and Century.
 HEYBURN, B., Man. Trustee Dept. & Asst. Sec. Trustees.
 HEYMAN, L., Amsterdam Man. Ocean Acctd.
 HIBBERT, G., Sec. Traialgar.
 HIBBERT, J., Liverpool Man. Western.
 HICKLENTON, H. N., Manchester Asst. Man. Sun Life.
 HICKLING, J. E., Derby Insp. Atlas.
 HICKS, B. F., F.F.A., Asst. Act. Refuge. (President, Manchester Actuarial Society.)
 HICKS, G. R., Norwich Sec. Phoenix; also London Guarantee.
 HICKS, H. G. D., Nottingham Life Supt. North British & Mercantile.
 HICKSON, F. B., Tokio Sec. Liverpool & London & Globe.
 HICKSON, J. F., L'pool Man. Law Un. & Rock.
 HIEATT, C. B. W., Swansea Insp. British Gen.
 HIGGINBOTTOM, F., Sheffield Man. Provdt. Acctd.
 HIGGINS, R., Kingston-on-Thames Insp. Eagle Star.
 HIGGINS, T. D., Newcastle Sec. Scottish Amicable Life.
 HIGGINS, W., Sheffield Sec. Guarantee.
 HIGGINSON, A. E., Westport Insp. Phoenix.
 HIGGINSON, R., Leeds Insp. Eagle Star.
 HIGHAM, J. F., Newcastle Insp. Standard Life.
 HIGHMAN, H. V., West Australian Man. North British & Mercantile.
 HIGHTON, H. C. H., Asst. Man. Gresham Life.
 HIGSON, R. H., Gen. Man. Cattle Traders'.
 HIGSON, S., Sec. Cattle Traders'.
 HILDITCH, J. H., Dorchester Insp. Sun Ins.
 HILL, A. Roland, Man. Dir. Midland Emp'y's'.
 HILL, C. B., Southend Insp. Dominion.
 HILL, C. W. P., Claims Man., Bristol, General Accident.
 HILL, E. O., Manchester Supt. Equity & Law.
 HILL, E. R., Ipswich Sec. Friends' Provident & Century Life; also Century.
 HILL, F., Bristol Acctd. Supt. Norwich Union Fire.
 HILL, F. D. B., Liverpool Man. Sun Life of Canada.
 HILL, F. N., East Central Man. Norwich Un. F.
 HILL, F. W., Westminster Man. Guardian.
 HILL, F. W., Sec. Hunts & East Anglian P. G.
 HILL, F. W., F.I.A., Investment Sec. Provident Mutual Life.
 HILL, G. T., Peterborough Man. Yorkshire.
 HILL, J. B., Canterbury Man. Universal.
 HILL, J. H., Hamilton Insp. Royal.
 HILL, J. K., Nottingham Sec. Caledonian.
 HILL, L., Gen. Sec. National & Local Government Officers.
 HILL, MALCOLM G., Deputy-Gen. Man. Scottish Union & National.
 HILL, MARCUS, Man. for Near East Gresham Fire & Accident and Gresham Life.
 HILL, LORD FRANCIS, Sec. Trade Indemnity.
 HILL, R. A., Hereford Insp. General Accident.
 HILL, T. A., Doncaster Sec. London & Lancs.
 HILL, W. T., Queensland Man. Western.
 HILLARY, N. V., Cambridge Sec. Scottish Union & National.
 HILLES, The Hon. C. D., New York Man. Employers' Liability.
 HILLON, J., Treas. Scottish Legal Life.
 HILLS, J. C. M., Uxbridge Insp. Norwich Union Fire.
 HILLYARD, F. S., Leicester Man. Beacon.
 HILSDEN, H. G., Ipswich Man. Century, Friends' Provident & Century Life; also Southern.
 HILTON, J. L., Sheffield Man. Iron Trades Employers'.
 HILTON, A. J. E., Glasgow Asst. Sec. Scottish Provident.
 HILTON, V. H., Bournemouth Insp. Bedford General and Zurich.
 HINCHLEY, J. G., Eon. Sec. Blackburn Centre North Lancashire Insurance Institute.
 HIND, H. M., Man. for the Far East (Shanghai) Phoenix; also London Guarantee; also Union Marine.
 HINDS, R., Kendal Insp. Friends' Provident & Century Life and Century.
 HINDEMARSH, J., Asst. Gen. Sec. Mutual Life & Citizens'.
 HINES, W. R., Sec. Norwich Union Life.
 HINSHELWOOD, A. S., Chairman, Fire Offices' Committee.
 HIRD, C., Wiltshire Insp. British Oak.
 HIRD, W. H. O., Leeds Fire & Acctd. Man. Royal London.
 HIRON, J. M., Ilford Man. Beacon.
 HIRST, F., Leeds Asst. Man. Atlas and Essex & Suffolk.
 HIRST, J. B., Gen. Man. Commercial of Ireland.

- HIRST, P. B., Reading Insp. North British & Mercantile and Fine Art & General; also Railway Passengers'.
- HIRST, W. D., Leeds Fire Supt. London Assur.
- HISCOCK, L. E., London (West End) Asst. Man. Royal.
- HITCH, E. G., Accident. Supt. Royal.
- HITCHCOCK, W. J., Adelaide Man. Ocean Accident.
- HITCHEN, C. P. C., President Federation of Plate Glass Insurance Societies.
- HITCHINGS, H. A., City Man. Legal & General.
- HOAD, A. W., F.C.I.I., Sub. Man. Car & Gen. and Motor Union, and Man. Veterinary.
- HOAR, A. F., Guildford Sec. Phoenix & London Guarantee.
- HOARE, C. F. C., Newcastle Sec. Standard Life.
- HOARE, H. P. B., Birmingham Asst. Man. Canada Life.
- HOBBS, R. P., Plymouth Insp. Law Accident.
- HOBBS, A. G., Portsmouth Insp. Bedford General and Zurich General Accident.
- HOBERG, A. C., United States Jt. Asst. Sec. Phoenix.
- HOBHOUSE, J. S., Bath Insp. Eagle Star.
- HOBSON, B. D., London (West End) Man. Royal.
- HOBSON, G. C., Johannesburg Man. London & Lancashire.
- HOBSON, H. R., Asst. Gen. Man. Sun Ins.
- HOBSON, J. E., West London Insp. Sun Life.
- HOBSON, L., Sheffield Fire & Acctd. Man. Royal London.
- HOCKLEY, L. A., Norwich Insp. Atlas, Norwich Sec. Essex & Suffolk.
- HODGE, A. E., Northampton Insp. Colonial Mutual Life.
- HODGE, P. E., Sec. National Provincial.
- HODGE, W., Glasgow Man. Provident Accident & White Cross.
- HODGES, H. J., Asst. City Man. Phoenix.
- HODGES, W., Birmingham Man. Federated Employers'.
- HODGINS, H. P., Glasgow Insp. Eagle Star.
- HODKINSON, E. A., Manchester Sec. Northern.
- HODKINSON, H. W., Birmingham Man. Sun Insurance.
- HODGSON, R. G. T., Bradford Sec. Union. [Hon. Sec. Bradford Insurance Institute.]
- HODGSON, T. H., F.I.A., Asst. Act. Phoenix.
- HODGSON, W. H., F.I.A., Law Courts Man. Phoenix; also London Guarantee.
- HODSON, T. H., Isle of Man. Sec. Phoenix; also London Guarantee.
- HOGG, A. C., Croydon Sec. Norwich Un. Fire.
- HOGG, T. A., Stirling Insp. Caledonian.
- HOLDAY, A., Croydon Insp. Gresham Life.
- HOLDEN, F. H., Nottingham Man. British Gen.
- HOLDEN, J., Sec. Halifax Royal F. S.
- HOLDOM, L., Leeds Man. Employers' Liability.
- HOLGATE, B., F.I.A., Actuary Co-operative.
- HOLIDAY, A. W., Sheffield Insp. Sun Life.
- HOLL, E. W., Sec. King's Lynn Centre Norwich Insurance Institute.
- HOLLAND, A. J. M., Surrey Man. Colonial Mutual Life.
- HOLLAND, H., Live Stock Supt. Yorkshire.
- HOLLAND, H. H., Sec. Customs Annuity; also Customs & Excise Officers'.
- HOLLAND, J., Preston Insp. General Accident.
- HOLLANDS, E. J. H., Bedford Sec. Phoenix. [President Bedford Insurance Institute.]
- HOLLAY, H. E., Reading Sec. London & Lancs.
- HOLLIDAY, W. H., Leeds Insp. Scottish Auto.
- HOLLIES, L. S., Wolverhampton Insp. General Accident.
- HOLLINGSWORTH, A. F., Leeds Man. Motor Un.
- HOLLIS, J. A., Southampton Claims Insp. Cornhill.
- HOLME, K., Lancaster Insp. Phoenix; also London Guarantee.
- HOLMES, G. L., Actuary, Manufacturers Life.
- HOLMES, H., Bury St. Edmunds Insp. North Brit. & Merc.; also Railway Passengers'.
- HOLMES, H. V., Bristol Man. Prov. Mut. Life.
- HOLMES, R., Bradford Insp. North British & Mercantile; also Railway Passenger.
- HOLMES, W., Chief Engineer Cornhill.
- HOLMES, W. A., Aberdeen Man. Royal Exchange.
- HOLNESS, A. S., F.I.A., Invest. Man. Phoenix.
- HOLROYDE, J., Montreal Man. Commercial Un.
- HOLT, A. R., Cambridge Insp. British Oak.
- HOLT, A. R., Calcutta Man. Royal Exchange.
- HOLT, C. W. H., Cape Town Sec. Northern.
- HOLT, F. E., Counties Insp. Scottish Equitable.
- HOLT, F. P., Asst. Sec. City Fire and Tariff Reinsurances.
- HOLT, J. H., Preston Insp. Phoenix; also London Guarantee.
- HOLT, P., Sec. Caterham, Purley & Dist. P.G.
- HOLT, W. W., Paris Asst. Man. Norwich Union Fire.
- HOMER, W. W., Glasgow Sec. United Kingdom.
- HONEYSETT, J. L., London Insp. Colonial Mutual Life.
- HOOGAN, W. H., Bedford Insp. Sun Life.
- HOOD, C. P., Sec. Universal Key Registry.
- HOOD, G., Fire Man. Ocean Accident & Guar.
- HOOD, J. H., Dundee Sec. Scottish Provident.
- HOOD, J. K., Edinburgh Insp. Gresham Fire & Accident and Gresham Life.
- HOOD, W. C. L., Glasgow Man. Cornhill.
- HOODLESS, A. A., Brighton Man. Cornhill.
- HOOK, K. G., Yeovil Man. Commercial Union.
- HOOK, M. F., Oxford Insp. Commercial Union.
- HOOLE, H. S., Warrington Man. Co-operative.
- HOPKINS, W. S., Transvaal Man. Royal.
- HOPEN, B. M., London Sec. Black Sea & Baltic.
- HOPFELL, F. B., Mansfield Insp. North British & Mercantile; also Railway Passengers'.
- HOPKIN, K. T., Derby Insp. General Accident.
- HOPKINS, H. F., Man. for New Zealand Royal.
- HOPKINS, S. C., Toronto Man. North British & Mercantile.
- HOPKINS, S. J., Manchester Insp. Sun Life.
- HOPKINSON, K. W., Man. & Sec. Agricultural & General.
- HORN, H. W., Insp. Queensland.
- HORNBY, H. W. O., Sheffield Insp. Sun Life.
- HORNE, S. L., Cork Insp. North British & Mercantile; also Railway Passengers'.
- HORNER, E., Lincoln Insp. County Fire.
- HORNER, G. A., Underwriter, Provincial.
- HORSFALL, A. E., Chester Man. Cornhill.
- HORSLEY, A. L., Liverpool Life Supt. Phoenix; also London Guarantee.
- HORSLEY, N. A., F.I.A., F.F.A., Joint Asst. Act. Britannic.
- HOSKYN, W., Liverpool Man. Legal.
- HOTKIN, E. Man. Marine Dept. Century.
- HOUGH, J. E., Liverpool Insp. British Law.
- HOUGHTON, C. A., Stratford Insp. Eagle Star.
- HOUGHTON, E. P., Camarú Man. South British.
- HOUGHTON, G., Sheffield Sec. Union.
- HOUGHTON, R. M., Eastbourne Insp. British Equitable.
- HOUGHTON, S. W., Sec. Nation Life & Gen.
- HOUGH, W. R., Toronto Man. London & Lancs. Ontario Man. Quebec Fire; Pres. York. Fire of Toronto. [Hon. President Toronto Insurance Institute.]
- HOULSTON, C. E., Wolverhampton Sec. London & Lancashire.
- HOULY, G., Underwriter Yorkshire.
- HOUSTON, A. W., Fire Supt. for Scotland Phoenix and London Guarantee.
- HOW, A. W., South-East London Fire Insp. London General.
- HOWARD, C. B., Sec. Pilot.
- HOWARD, F. C., Foreign Fire Man. Norwich Union Fire.
- HOWARD, G. E., Sec. London P.G.; also Acctd. Man. Yorkshire.
- HOWARD, H. H., Home Motor Man. Car & Gen.; also Motor Union.
- HOWARD, PAUL, Bath Insp. State; also Sec. Bath and West of England P.G.
- HOWARD, K., Chairman, Salisbury Centre Southampton Ins. Institute.
- HOWARD, R. Gen. Sec. Salvation Army Assur.
- HOWARD, W. F., Luton Sec. London Guar.; also Phoenix.
- HOWARTH, A. F., Liverpool Man. Legal & Gen.
- HOWARTH, L. A., Northallerton Sec. Provincial; also Drapers & General.
- HOWARTH, J. S., Sec. Preston Mutual P.G.
- HOWARTH, N. C., Swansea Man. Road Transport.
- HOWAT, R. H., Maidstone Asst. Sec. Royal.
- HOWDEN, J. B., Manchester Sec. National Mutual Life of Australasia.
- HOWE, C. E., Bogota Man. L. & L. & G. and Central; also Prudential.
- HOWE, S. D., Southampton Man. Universal.
- HOWE, W. C., New York Metropolitan Man. Liverpool & London & Globe.
- HOWELL, E. J., Newport Sec. Sun Ins.
- HOWELL, L. A., South London Man. Eagle Star.
- HOWELL, F., Calcutta Man. Eagle Star.
- HOWELL, W. S., Man. Engineering Dept. Law Accident.

- HOWELLS, A. E., London Man. Midland Employers'.
- HOWISON, D., Edinburgh Insp. Colonial Mutual Life.
- HOWITT, V. H., Newcastle Man. British Oak.
- HOWL, A. H., Shrewsbury Man. Motor Union.
- HOWLETT, H. E., Sec. Live Stock Offices Assoc.
- HOWSON, C. W., Blackpool Man. Liverpool & London & Globe.
- HUBBARD, K. B., King's Lynn Insp. Sun Ins.
- HUBBOLD, J. H. J., Sec. Barrow and District Mutual Plate Glass.
- HUBER, C., City Asst. Man. Legal & General.
- HUBER, C. R., Reigate Man. Road Transport.
- HUBER, H. R., Santiago Insp. Scottish Union & National.
- HUDSON, A. B., Durban Man. Caledonian.
- HUDSON, A. L., N.W. London Insp. Sun Life.
- HUDSON, G. W., Tokyo Man. Norwich Union Fire.
- HUDSON, H. C., Liverpool Man. London & Scottish and Scottish Metropolitan.
- HUDSON, J. W., London (City) Asst. Man. Caledonian.
- HUDSON, R. C., Cardiff Man. Employers' Liab. Insurance.
- HUDSON, W. H., Manchester Asst. Man. Sun Insurance.
- HUGGINS, A. E., Swansea Insp. State.
- HUGGINS, F. E., Asst. Sec. Atlas.
- HUGHES, A. W., Agency Supt. British Equit.
- HUGHES, A. W., Gen. Man. British Traders, China Fire and Union of Canton.
- HUGHES, F. M., Sheffield Man. Royal.
- HUGHES, G., Chairman Stratford-on-Avon Centre Birmingham Insurance Institute.
- HUGHES, G. E., Liverpool Man. Federated Employers'.
- HUGHES, G. T., Doncaster Insp. Liverpool & London & Globe.
- HUGHES, H., Stoke-on-Trent Man. Lond. Assur.
- HUGHES, H., Liverpool Insp. Caledonian.
- HUGHES, H. F., City Man. General Accident.
- HUGHES, I., Bristol Insp. Colonial Mutual Life.
- HUGHES, I. B., Colwyn Bay Insp. Alliance.
- HUGHES, J., Sec. Insurance Golf Club of Aberdeen.
- HUGHES, J. A., Bangor Sec. Phoenix and London Guarantee.
- HUGHES, J. E., Barmouth Insp. London & Lancashire.
- HUGHES, O. J., Stoke-on-Trent Man. Yorkshire; also Guarantee.
- HUGHES, R. A., London Marine Sec. Phoenix, London Guarantee, and Union Marine.
- HUGHES, R. J., Doncaster Sec. Law Union & Rock.
- HUGHES, S. G., N.W. London Asst. Man. Sun Life.
- HUGHES, T. E., Colwyn Bay Man. Beacon.
- HUGHES, W., Derby Man. Commercial Union.
- HUGHES, W. T., Birmingham Man. Legal.
- HULL, F. C., Mercantile Man. Royal.
- HULL, H. R., Sec. for U.K. South British.
- HULLETT, A. J., Joint Chairman, Lloyd's Underwriters' Fire & Non-Marine Association.
- HULME, T. F., Southport Insp. London & Lancs.
- HULSON, L., Penzance Insp. General Accident.
- HULTON, W., Chairman Associated Scottish Life Offices.
- HUMBER, H. R., Middlesbrough Man. Yorkshire.
- HUMBERSTONE, A. R., Bedford Man. Commercial Union.
- HUMBY, H. J. B., Reading Man. Atlas and Essex & Suffolk.
- HUME, C., Newcastle Asst. Sec. Scottish Temperance.
- HUMPHREYS, J. C., Hastings Man. Canada Life.
- HUMPHREYS, T. W. H., Birkenhead Man. Liverpool & London & Globe.
- HUMPHRISS, H. J., Accident Man. Alliance.
- HUMPHRY, E. W., F.I.A., Sec. Chartered Insurance Institute; Sec. Life Offices' Association; Hon. Sec. Insurance Clerks' Orphanage; Hon. Sec. Insurance Benefactors' Fund.
- HUNT, A. L., F.S.S., F.C.I.I., Man. D.L. Wesleyan & General.
- HUNT, C. S., Lancaster Sec. Provincial and Drapers' & General.
- HUNT, G. H., South London Man. Sun Life.
- HUNT, J. B., Preston Insp. L. & L. & G.
- HUNT, J. H., F.S.S., Joint Deputy Man. Wesleyan & Gen.
- HUNT, W., Manchester Sec. Scottish Insur.
- HUNTER, A. P., Coventry Sec. Alliance. (Chairman, Coventry Centre, Birmingham Insurance Institute.)
- HUNTER, ARTHUR, F.F.A., Jt. Act. New York Life.
- HUNTER, E. B., M.I.E.E., Chief Elec. Engineer, Phoenix; also London Guarantee.
- HUNTER, G. D., Leeds Sec. Scottish Temperance & General.
- HUNTER, H. C. A., Calcutta Man. & Underwriter Commercial Union; Calcutta Man. British General.
- HUNTER, L., London (Docks) Man. Crown Life.
- HUNTER, L. A., Bristol Sec. Life Assoc. of Scot.
- HUNTER, P. C., Jt. For. Man. General Accident.
- HUNTER, R. J., Gen. Man. Western Australian also Man. Dir. Atlantic.
- HUNTINGTON, J. A., Liverpool Insp. Federated Employers.
- HUNTON, R. E., Newcastle Man. Eagle, Star
- HUICOMB, H. J., Agency Man. (Home) Gresham Fire & Accident and Gresham Life.
- HURD, C. E., Leicester Square Asst. Man. Sun Life.
- HURLEY, R. J., Worcester Insp. Liverpool & London & Globe.
- HURLIMANN, E., Man. Dir. European General.
- HURL, MARK, Gen. Man. & Sec. Royal Scottish; also Glasgow Sec. Northern.
- HURRY, A., Montreal Man. Northern.
- HURST, W. A., O.B.E., F.C.I.I., Gen. Man. Car and General, Local Government Guarantee, Motor Union and United British.
- HURT, E. C., Southend Sec. Legal & Gen.
- HUSTWITT, W. E., F.I.A., Asst. Act. Prudential.
- HUTCHESON, S., Aberdeen Man. General Accident.
- HUTCHINGS, C. H., Lucknow Sec. Scottish Un. & National.
- HUTCHINSON, G. A., Chester Insp. State.
- HUTCHINSON, G. L., Glasgow Insp. Standard Life.
- HUTCHINSON, W., Newcastle Man. Co-operative.
- HUTCHINSON, W. A., Sec. Marine Underwriters' Assn. of Western Australia.
- HUTTON, F. D., Dundee Insp. Colonial Mutual Life.
- HUTTON, H. J., Chairman East Sussex Centre Brighton & Sussex Insurance Institute.
- HUTTON, J. O., Newcastle Agency Supt. Scottish & National.
- HUTTON, L. A., Wellington, N.Z. Man. Alliance.
- HYDE, F., Gen. Man. Colonial Mutual Fire.
- HYDE, H. R., Kingston Man. Canada Life.
- HYDE, R. H., Nottingham Man. National Employers'.
- HYDE, S. F., Birmingham Insp. Western.
- HYDEN, A. J., Wellington, N.Z., Asst. Man. Ocean Accident.
- HYEAT, R. G., Guildford Man. Royal Exchange.
- HYLAND, F. C., Worthing Sec. Gen. Accident.
- HYNES, J. R., Agency Registrar, Great Britain & Ireland Confederation Life.
- IBBERSON, G., Chairman National Council of Guild of Insurance Officials.
- IRBETSON, C. I. W., Blackburn Man. Commercial Union.
- IRIN, W. T., New Zealand Man. Australian Mutual Provident.
- IMPEY, B. H., Cape Town Man. Caledonian.
- INCH, J. L., Cornwall Insp. British Oak.
- INGALL, E. T. D., Townsville Man. South British.
- INGHAM, C. A., Hon. Sec. Insurance Golf Club of Glasgow.
- INGHAM, H. W., Blackburn Insp. Caledonian.
- INGLES, A. S., Dundee Sec. Provincial & Drapers' & Gen.
- INGLIS, J. S., Edinburgh and Dundee Man. National Provincial also Royal Exchange. Dundee Man. State.
- INGRAM, C., Aberdeen Man. Century, Southern, also Friends' Provident & Century Life.
- INKPEN, S. A., Exeter Insp. Royal.
- INESON, H. T., Reading Man. Norwich Un. Life.
- INNES, F. F., F.I.A., Associate Act. Australian Mutual Provident.
- INNES, J. M., Dumfries Man. Friends' Provident & Century Life; also Century.
- INNES & MCKAY, Inverness Mans. Royal Exch.
- INWARDS, F. H., H.O. Insp. British Equitable.
- IRVING, R., Huddersfield Man. Commercial Un.
- IRELAND, J., Ltd., Newcastle (Australia) Mans. Royal Exchange.
- IRELAND, J. S., Supt. of Agencies (Montreal) Sun Life of Canada.
- IRVING, R. E. B., Glasgow Supt. Scottish Plate Glass.

IRONSIDE, C. C., Glasgow Insp. Scot. Equitable.
 IRONSIDE, F. H., Queensland Man. Col. Mutual Life.
 IRVINE, J., Cardiff Man. General Accident and Scottish Automobile.
 IRVINE, T. J., United States Man. Phoenix and Union Marine.
 IRVING, F., Manchester Man. Road Transport.
 IRVING, N. D., Edinburgh Insp. Scottish Widows.
 ILWIN, V., Man. & Sec. Irish Catholic Church Property.
 ISAAC, S. F., Asst. Act Atlas.
 ISDALE, J. D., Asst. Sec. Scottish Union & Nat.
 ISSERLIS, L., D.Sc., Hon. Sec. Royal Statistical Society.
 ISTEAD, A. J., Reading Man. Colonial Mut. Life.
 IVES, R. S., C. & A. Man. United British.
 IVORY, A. G., Melbourne Asst. Man. Northern.
 IVORY, H. F., Brighton Man. Provident Accident & White Cross.
 JACK, H. G., Hendon Insp. Employers' Liability.
 JACK, JAMES, Brisbane Man. London & Lancs.
 JACK, J. JUNR., Glasgow Insp. Sun Life.
 JACK, R., DUTHIE, Aberdeen Man. National Mutual Indemnity.
 JACKMAN, V. L., Melbourne Man. Caledonian.
 JACKSON, A., Burnley Sec. Phoenix; also London Guarantee.
 JACKSON, A. H., Wrexham Insp. Liverpool & London & Globe.
 JACKSON, A. S., Halifax Man. Commercial Un.
 JACKSON, BEAUMONT & CO., LTD., Hull Mans. Hull Underwriters.
 JACKSON, C. W., S.W. London Insp. Sun Life.
 JACKSON, F. T., Asst. Man. Employers' Liab.
 JACKSON, F. W., Leicester Man. Union.
 JACKSON, G. H., Northampton Man. Liverpool & London & Globe.
 JACKSON, G. V., Birmingham Sec. Scottish Amicable Life.
 JACKSON, H. L., Calcutta Sec. London & Lancs.
 JACKSON, H. R., San Francisco Man. Atlas.
 JACKSON, HOWARD R., South London Insp. Eagle Star.
 JACKSON, H. W., Hull Man. Sun Ins.
 JACKSON, P. A., City Life Supt. Phoenix and London Guarantee.
 JACKSON, P. L., London Insp. Federated Employers'.
 JACKSON, S. F., Belfast Man. Sun Ins.
 JACKSON, S. N., Preston Man. Royal.
 JACKSON, T. D. G., Nottingham Sec. Standard Life.
 JACKSON, V., Lancaster Insp. Warden.
 JACKSON, W., London Sec. British Fire.
 JACKSON, W. H., Adelaide Sub-Man. Palatine.
 JACOBS, F. O., Cashier Phoenix and London Guarantee.
 JACOBUS, G. E., Ipswich Insp. Friends' Provident & Century Life and Century.
 JACOBSON, G., Marine Underwriter British Oak.
 JAGGARD, A. R., Hon. Sec. Stratford-on-Avon Centre, Birmingham Insurance Institute.
 JAMES, C. G., Carmarthen Insp. General Accdt.
 JAMES, C. K., Asst. Man. Palatine; also Union.
 JAMES, D. G., Edinburgh Man. Phoenix; also London Guarantee.
 JAMES, G., Liverpool Insp. Friends' Provident & Century Life and Century.
 JAMES, H. C., Salisbury Insp. Commercial Union.
 JAMES, R., Bolton Insp. L. & L. & G.
 JAMES, R. F., Glasgow Man. London & Scottish. (President Insurance Golf Club of Glasgow.)
 JAMES, T. M., Exeter Insp. L. & L. & G.
 JAMES, T. P., Northampton Man. British Gen. Liability.
 JAMES, W. G., Ruthin Insp. Employers' Liability.
 JAMES, W. H., North-West London Insp. Eagle Star.
 JAMESON, C. T., Coventry Insp. Bedford General; also Zurich General Accident.
 JAMESON, J., Banbury Sec. General Accident Fire & Life.
 JAMESON, R. W., Dublin Man. Commercial of Ireland.
 JAMESON, T. H., Dublin Man. State.
 JAMESON, A. T. B., Wanganui Man. National of New Zealand.
 JAMESON, J., Hon. Sec. Faculty of Actuaries (England) Club.
 JAMESON, R. J., Jt. Gen. Man. and Sec. British Widows.
 JAKES, F., L'pool Marine Underwriter Alliance.

JARDINE, J. B., Leeds Sec. Northern.
 JARNET, F. C., Portsmouth Insp. North British & Mercantile and Fine Art & General, also Railway Passengers'.
 JARRETT, R. E., Australasian Marine Underwriter Sun Ins.
 JARVIE, M., Glasgow Asst. Man. Legal & Gen.
 JEAVER, W., North London Fire & Accdt. Insp. Pearl.
 JEENS, H. V., Preston Sec. Alliance.
 JEFFERIES, A. C., Maidstone Life Insp. Eagle Star.
 JEFFERSON, HERBERT, Belfast Man. Royal; also Legal.
 JEFFERSON, J. F., Asst. Sec. Britannic.
 JEFFERSON, JOHN ARTHUR, F.I.A., F.C.I.L., Chairman and Gen. Man. Britannic. Born 1888. Son of the late F. T. Jefferson. Educated at King William's College, Isle of Man. Entered Head Office Britannic 1906; Asst. Sec. 1908; Sec. 1910; Dir. and Gen. Man. 1916, afterwards Vice-Chairman. Chairman 1924. Became F.I.A. by examination 1910. Director British General, President National Association Approved Society.
 JEFFERY, H. F., Stratford Man. Eagle Star.
 JEFFREY, R., F.F.A., Man. and Act. Scottish Amic.
 JEFFREY, W. B. B., Liverpool Sec. Scottish Amicable Life.
 JEFFREYS, J. W. E., Birmingham Man. Royal.
 JEFFRIES, C. H., Dundee Insp. Palatine.
 JERU, L. D., Bournemouth and Southampton Man. Motor Union.
 JELLISS, T. W., Yarmouth Insp. Essex & Suffolk Equitable.
 JENKINS, A. M., F.C.I.L., Nottingham Man. Car & General.
 JENKINS, C. BURTON, Liverpool Joint Man. Eagle Star.
 JENKINS, D. I., Carmarthen Insp. Phoenix; also London Guarantee.
 JENKINS, E. H., Carmarthen Insp. Liverpool & London & Globe.
 JENKINS, F., Cardiff Sec. National Mutual Life of Australasia.
 JENKINS, F. A., Man. for United Kingdom & Continent Queensland.
 JENKINS, G. J., Hanley Sec. Friends' Provident & Century Life and Century.
 JENKINS, H. D., Devizes Insp. Avon and National Farmers Union.
 JENKINS, JOHN, Man. for Canada and Newfoundland Employers' Liability; also Merchants' Marine.
 JENKINS, J. L., Blackburn Insp. L. & L. & G.
 JENKINS, L. R. B., Newcastle Man. Rd. Transprt.
 JENKINS, N. R., Marine Underwriter Royal Exchange; Joint Marine Underwriter Sun Insurance; also Planet.
 JENKINS, T., Birmingham Man. Car & General.
 JENKINS, W. J., West End Man. Car & General.
 JENKINSON, A., Norwich Man. Eagle Star.
 JENKINSON, A. W., Chicago Man. Northern.
 JENNINGS, R. A. G., Westminster Insp. Sun Life.
 JENNINGS, R. B., Birmingham Sec. British Law.
 JENNINGS, T. A., Chester Man. Commercial Un.
 JENNINGS, W. N., Leicester Man. National Employers'.
 JEPSON, W. B., Bristol Man. Nat. Employers'.
 JERRARD, F. C., Stroud Insp. General Accident.
 JESSETT, H. W., Newcastle Man. Employers' Liability.
 JESSUP, G. W. A., Bradford Asst. Man. Liverpool & London & Globe.
 JEWELL, A. J., Exeter Sec. Sun Insurance.
 JEWELL, A. J., Gen. Sec. London Insurance Offices' Football Association.
 JEWELL, W. E., Portsmouth Man. Gen. Accdt. and Scottish Automobile.
 JEWELL, W. J., Carmarthen Insp. North Brit. & Mercantile and Railway Passengers'.
 JOANES, A., Blackburn Sec. Sun Ins.
 JOBLING, J. G. R., Man. and Sec. Essex & Suffolk Equitable.
 JOCE, W. H., Sec. Deal, Walmer & District P.G.
 JOENS, A. H., Sec. Colonial Mutual Life.
 JOENS, A. L., Gen. Man. New Zealand.
 JOENS, R. E., F., Cashier Royal Exchange.
 JOHNSON, C., Bradford Man. Canada Life.
 JOHNSON, C. H., Sec. Thames & Mersey Marine.
 JOHNSON, C. S., Man. Gresham Fire & Accident and Fire and Joint Accdt. Man. Legal & General.
 JOHNSON, E., Chelmsford Insp. County Fire.
 JOHNSON, E. A., Southend Sec. Sun Insurance.
 JOHNSON, E. F., Chesterfield Sec. Alliance.

JOHNSON, F., Northampton Sec. Provincial and Drapers' & General.
 JOHNSON, F. E., Joint Sec. Excess.
 JOHNSON, F. M., Belfast Insp. Friends' Provident & Century Life and Century.
 JOHNSON, G. E., Chairman & Sec. Accident Offices' Assoc.; also Insurance Offices' Assoc.; also Tariff Act Insurance Offices.
 JOHNSON, H. P., Glasgow Man. Commercial Union.
 JOHNSON, N. W., Lincoln Insp. London Assurance.
 JOHNSON, N. W., Coleraine Insp. Scottish Union & National.
 JOHNSON, R. C. B., Agency Insp. H.O. Prov. Mutual Life.
 JOHNSON, S., Colchester Sec. General Accident.
 JOHNSON, S. H., Brighton Man. Manufacturers Life.
 JOHNSON, T. N., Stoke-on-Trent Fire & Accdt. Insp. Pearl.
 JOHNSON, W. E., Nottingham Sec. British Eng. Boiler.
 JOHNSTON, A. BERTRAM, F.F.A., Birmingham Sec. Life Association of Scotland.
 JOHNSTON, D. E., Birmingham Insp. Sun Life.
 JOHNSTON, D. I., Belfast Accdt. Supt. Norwich Union Fire.
 JOHNSTON, DOUGLAS, Sec. Universal.
 JOHNSTON, E., Auckland Man. Standard Fire & Marine of New Zealand.
 JOHNSTON, H. S., Maidstone Insp. United Kingdom Provident.
 JOHNSTON, J. E., Worcester Man. Norwich Union Fire.
 JOHNSTON, L. J., Belfast Man. Eagle Star. [President Belfast Insurance Institute.]
 JOHNSTON, N. J., Fire Supt. Scottish Union & National.
 JOHNSTON, R. E., Saffron Walden Insp. Essex & Suffolk.
 JOHNSTON, R. J. A., Perth, Australia, Man. Caledonian.
 JOHNSTON, T., M.P., P.C., Man. City of Glasgow, F.S.
 JOHNSTON, T. B., Man. for Scotland Atlantic; also Western Australian.
 JOHNSTON, W. G., Limerick Sec. Phoenix.
 JOHNSTON, W. N., Gloucester Insp. North Brit. & Merc.; also Railway Passengers'.
 JOHNSTONE, H. M., Edin. Man. Motor Union.
 JOHNSTONE, P. R., Aberdeen Insp. Scottish Widows'.
 JOLLY, J. L., Ipswich Man. Atlas; also Essex & Suffolk.
 JOLLY, W. G., Nottingham Man. Norwich Union Life.
 JONES, A. C. L., Exeter Insp. Scottish Widows'.
 JONES, A. E., Ealing Man. National Employers'.
 JONES, A. E. A., Chairman Shrewsbury Centre Birmingham Insurance Institute.
 JONES, A. R., Exeter Insp. Eagle Star.
 JONES, B. C. E., North London Man. Royal Ex.
 JONES, C. D., Leicester Sec. Guardian.
 JONES, C. F. A., Invercargill Man. Sth. British.
 JONES, E. F., Birmingham Man. County Fire.
 JONES, E. F., Carlisle Insp. British Oak.
 JONES, E. G., Merthyr Insp. General Accident.
 JONES, E. H., Liverpool Insp. Scottish Widows'.
 JONES, E. M., Manchester Man. North British & Mercantile; also Railway Passengers' and Pine Art and General.
 JONES, E. S., Asst. Comptroller and Actuary National Debt Office.
 JONES, F. T., Sec. Newark Tradesmen's P.G.
 JONES, Captain G. W., Newport Sec. London & Lancashire.
 JONES, H., N. Wales & Cheshire Insp. Caledonian.
 JONES, H., Dublin Man. Guardian.
 JONES, HARRY, Liverpool Asst. Sec. Scottish Life.
 JONES, H. B., Asst. Accdt. Man. (L.O.) Liverpool Marine & General.
 JONES, H. G., F.I.A., Act. Gresham Life.
 JONES, H. I., Manchester Man. Colonial Mutual Life.
 JONES, H. L., Fire & Accident Man. Western Australia.
 JONES, H. M., Monmouth Insp. Provincial.
 JONES, H. W., Preston Sec. Vulcan Boiler & General.
 JONES, J. C., Sutton Sec. General Accident Fire & Life.

JONES, J. H., Derby Insp. Eagle Star.
 JONES, J. OWEN, Colwyn Bay Sec. British Gen.
 JONES, J. P., Gen. Man. Co-operative.
 JONES, L. A. M., Sec. Eagle Star.
 JONES, L. MERRICK, Prestatyn Man. Lond. Ass.
 JONES, L. O., Plymouth Insp. County Fire.
 JONES, N. H. G., Worcester Sec. Provincial and Drapers' & General.
 JONES, P. SUDLOW, Hanley Man. Sun Life.
 JONES, RICHARD, Cardiff Insp. Scottish Life.
 JONES, R. A., Bangor Insp. Liverpool & L. & G.
 JONES, R. C. REYNOLDS, Birmingham Sec. National Provident.
 JONES, R. IVOR, Colwyn Bay Insp. Sun Ins.
 JONES, S. L., Enfield Man. Provident Accident & White Cross.
 JONES, T., Stockport Man. Co-operative.
 JONES, T. G., Swansea Insp. Col. Mut. Life.
 JONES, T. GORDON, Cardiff Man. Sun Life.
 JONES, T. GRIFFITH, Llandudno Insp. Eagle Star.
 JONES, T. L., Fire Supt. Liverpool & London & Globe.
 JONES, T. OSMOND, Cardiff Man. Commercial Union, Palatine and Union; also Edinburgh Assurance.
 JONES, V. E., Cardiff Man. Local Government Guarantee; also United British.
 JONES, V. H., Athens Insp. Car & General.
 JONES, W. D., Whitchurch, Shropshire, Man. Commercial Union.
 JONES, W. E., Moorgate Man. Sun Life.
 JONES, W. J. G., Colwyn Bay Insp. Royal.
 JOPE, S. E., Glasgow Insp. Century.
 JOSEPH, A. W., Jt. Asst. Act. Wesleyan & Gen.
 JOSEPH, J. E., Los Angeles Man. Ocean Accident.
 JOY, S., Man. Dir. & Sec. London & Manchester Plate Glass.
 JOY, S. H., Bristol Sec. National Mutual Life of Australasia.
 JOYCE, G. F., Dublin Man. Royal Exchange.
 JOYCE, S. G., Asst. Man. London & Scottish.
 JOYES, J. A., Nottingham Insp. Sun Life.
 JUDD, J. H., Man. Dir. & Sec. South Eastern Plate Glass.
 JUDGE, C. F., Ipswich & Colchester Man. North British & Merc., Railway Passengers'; Ipswich Sec. Fine Art & General.
 JUDGE, E. B., Birmingham Insp. Scottish Widows'.
 JUDGE, J. H., Colwyn Bay Insp. Phoenix; also London Guarantee.
 JUDGE, T. F., Sec. Hull, Reversionary Interest & Guarantee.
 JULEFF, S., Liverpool Sec. Friends' Provident & Century Life; also Century.
 JUPP, E. V., Hull Man. Legal & General. [President, Hull Insurance Institute.]
 KALDEREN, G., Foreign Fire Man. Skandia.
 KAPPEL, L., Santiago Man. Union.
 KARAYANNIS, N. L., Athens Sub-Man. Gresham Life.
 KARLSEN, L. S., Man. Norden.
 KARMEL, R., Asst. Man. for Victoria, Phoenix.
 KAVANAGH, A. J., Man. "Bell" Assurance.
 KAVANAGH, A. L., A.M.I.E.E., Home Fire Man. Royal Exchange.
 KAY, E. J., Canada and Newfoundland Man. North Brit. & Merc.; also Rly. Passengers'.
 KAY, G. D., Bournemouth Man. Dominion.
 KAY, H. S., Nottingham Man. Sun Insurance.
 KEANE, D., Cork Sec. General Accident.
 KEARNES, E. L., Supt. Burg. Dept. Sun Ins.
 KEARNES, F. C., North London Insp. Sun Life.
 KEAY, G. E., Chief Foreign Fire Surveyor, Phoenix; also London Guarantee.
 KEEBLE, C., Asst. Home Fire Man. Eagle Star.
 KEEHAN, W., Glasgow Insp. Sun Life.
 KEENS, P. F., Sec. Luton, Mutual P.G.
 KEEVIL, C. P., North West London Insp. Sun Life.
 KEITH, D. W., London Asst. Man. Royal and Liverpool & London & Globe.
 KELLAR, J. B., Reading Man. Royal Exchange and National Provincial. [Hon. Sec. Reading Insurance Institute.]
 KELLAR, J. W., Bristol Man. Motor Union.
 KELLOCK, D. G., F.F.A., Jt. Asst. Act. Scottish Provident.
 KELLOND, C. F., Leeds Man. British Equitable.
 KELLY, C. G., Londonderry Insp. Alliance.
 KELLY, M. F. P., Chelmsford Claims Insp. Cornhill.
 KELLY, P. T., Dublin Sec. Royal Liver F.S.

- KELLY, W. B., United States Asst. Man. Car & General.
 KELLY, W. L., West Norwood Man. National Employers'.
 KELSALL, V. D., Manchester Man. Cornhill.
 KELYNACK, A. D., Southampton Rep. United Kingdom Provident.
 KEMP, D. C., F.F.A., Johannesburg Act. Legal & General.
 KEMP, F. J., F.F.I., Asst. Sec. Liverpool Vict.
 KEMP, H. E., London Man. National Prov.
 KEMP, W. H., Leeds Man. Federated Employers'.
 KENNAID, E. A., Sheffield Man. Canada Life.
 KENNEDY, A. F. A., Accdt. Man. Essex & Suffolk.
 KENNEDY, A. L., Underwriter, British General; also Commercial Union.
 KENNEDY, A. W., Dundee Sec. Caledonian.
 KENNEDY, D. G., Glasgow Insp. Standard Life.
 KENNEDY, L. R., F.A.I.I., Asst. Country Fire Man. Eagle Star.
 KENNEDY, L. R. N., West London Insp. Sun Life.
 KENNEDY, R., Stirling Insp. Lond. & Lancs.
 KENNEDY, W. H., CLARK, V.C., Canadian Man. Standard Life.
 KENNEY, J. G., Ipswich Man. Royal.
 KENT, J., Sec. Sentinel.
 KENT, T., Lincoln Insp. Eagle Star.
 KESWRIGHT, W. H. S., Wolverhampton Man. Commercial Union.
 KENYON, C. J., Claims Insp. Cornhill.
 KENYON, C. J., Leeds Man. Universal.
 KENYON, E. E., Montreal Man. Alliance.
 KEOGH, C. A., London (City) Insp. State.
 KEPPEL, R. H. J., City Man. Sun Ins.
 KERNICK, L. E., Torquay Insp. Commercial Union.
 KERR, F. J., Kendal Man. Friends' Provident & Century Life; also Century.
 KERR, H. J., Montreal Asst. Man. Union and Palatine.
 KERR, H. S., Newcastle Sec. Law Un. & Rock.
 KERR, J., Dumfries Insp. Alliance.
 KERR, J. E., Fire Man. British General.
 KERR, J. W. W., Glasgow Insp. Eagle Star.
 KERR, M. O'D., Edinburgh Man. Colonial Mutual Life.
 KERR, R. H., Edinburgh Man. Provincial and Drapers' & General.
 KERR, R. W., Hanley Man. Motor Union.
 KERR, W. M., Newcastle Insp. Sun Life.
 KERR, W. R. G., Glasgow Sec. Drapers' & Gen.
 KERR, W. W., Gen. Man. Scottish Boiler; Man. Engineering dept. Yorkshire.
 KERRUTISH, G. J. A., Asst. Gen. Man. Queensland.
 KERRY, R. R., Wisbech Insp. General Accident.
 KERSHAW, B., Sheffield Sec. Vulcan Boiler.
 KERSHAW, C. A., Oxford Insp. Beacon.
 KERSHAW, J. W., Oxford Insp. North Brit. & Merc.; also Railway Passengers'.
 KERSHAW, R. T., Hull Man. Royal.
 KERSHAW, W. E., Huddersfield Sec. Drapers' & General; also Provincial.
 KESBY, B., Windsor Insp. General Accident.
 KETT, A. E., Eastbourne Man. British Equit.
 KEYMER, Lieut.-Commander R. W., Haymarket Asst. Man. Imperial Life of Canada.
 KEYSSELL, C. E., Crouch End Insp. Employers' Liability.
 KIDD, A., Foreign Man. Western Australian.
 KIDD, J. H., Burnley Insp. London & Lancashire.
 KIDU, JOHN A. W., Kilmarnock Insp. Gen. Accident.
 KIDD, J. ROBERTSON, Executive Representative General Accident.
 KIDSON, L. D., F.C.A., Man. Dir. Lancashire & Yorkshire, Reversionary Interest.
 KILBURN, H. V., Leeds Man. Beacon.
 KILBY, W. F., Croydon Insp. Eagle Star.
 KILLEY, G. C., Bristol Sec. Scottish Union & National.
 KILLICK, A. S., Sec. Madras Marine Insurance Association and Madras Fire Insurance Association.
 KILLIP, J. W., Brisbane Sub-Man. Ocean Accident.
 KILNER, E. A., Huddersfield Sec. Legal.
 KIMBER, L. J., Gloucester Sec. Sun Insurance.
 KING, A. B. de L., Lime Street Insp. Sun Life.
 KING, A. C., Perth Insp. Avon; and National Farmers Union.
 KING, A. E., F.F.A., F.I.A., Man. & Act. Standard Life.
 KING, A. E., Nottingham Insp. Provincial.
 KING, D. T., Attorney for United Kingdom Empire.
 KING, G. A., Ipswich Life Insp. Mut. Property.
 KING, R., Trust Man. New Zealand.
 KING, R. D., Liverpool Asst. Man. Atlas and Essex & Suffolk.
 KING, R. G., Bristol Asst. Man. Sun Life.
 KING, S., Man. Australian Alliance; also Mercantile Mutual (Sydney).
 KING, WILLIAM, Doncaster Man. Commercial Union.
 KING, W. S., London Sec. Scottish Equitable.
 KINGAN, G., Hartford, Conn., Man. London & Lancashire.
 KINGHAM, C. E., Act. United Kingdom Provident.
 KINGHORN, D. C., Joint Man. Liverpool and Glasgow Salvage Association.
 KINGS, E. S., Canterbury Insp. Sun Life.
 KINGSBURY, J. W., A.I.A., Western Australia Man. Australian Mutual Provident.
 KINGSFORD, F. G., Foreign Man. Queensland.
 KINGSTON, J. J., Auckland (N.Z.) Man. South British.
 KINGWELL, L. S., Croydon Man. Commercial U.
 KINNISH, E. D., Croydon Man. Friends' Provident & Century Life and Century.
 KINRADE-EVANS, T. C., Swansea Sec. London & Lancashire.
 KINSEY, I. K., Bristol Insp. Scottish Widows'.
 KINSEY, P. D., Coventry Man. Royal.
 KIRBY, E. T. R., Bristol Sec. Scottish Amicable.
 KIRK, F. C., Man. for S. Africa, Liverpool & London & Globe; also Central.
 KIRK, J., Leicester Man. Norwich Union Fire.
 KIRK, K. K., Glasgow Man. Crown Life.
 KIRK, P. S., Wolverhampton Insp. Bedford General and Zurich General Accident.
 KIRKBRIDGE, A., Portsmouth Insp. Scottish Ins.
 KIRKLAND, A., Home Fire Supt. Phoenix.
 KIRKMAN, E., Leeds Man. Gresham Fire & Accident.
 KIRKPATRICK, S. V., Sec. Ins. Corp. of Ireland.
 KIRKAGE, H. F., London Man. Scot. Un. & Nat.
 KIRTON, R. J., M.A., F.I.A., Asst. Man. Equity & Law Life.
 KITCHEN, J. S., London Insp. Scottish Widows'.
 KITCHIN, J., Kingston Insp. General Accident.
 KITCHINGMAN, L. O., Sheffield Insp. Atlas.
 KITTLE, N. H. C., Manchester Insp. Dominion.
 KITTON, J. H., F.I.A., Asst. Sec. Law Union & Rock.
 KLAMBOROWSKI, F. L., Sec., H.O. Provident Mutual Life.
 KNAGG, E. L., Chairman Blackpool Centre North Lancashire Insurance Institute.
 KNAGGS, R. G., Jt. Hon. Sec. Ireland Insurance Institute.
 KNEIF, D., Zagreb Man. Commercial Union.
 KNIGHT, A. E., Portsmouth Man. Atlas; also Essex & Suffolk Equitable.
 KNIGHT, J., Dundee Sec. London & Lancs.
 KNIGHT, J. A., Aldershot Insp. General Accdt.
 KNIGHT, K. C., Manchester Life Man. Eagle Star.
 KNIGHT, L., Belfast Fire Supt. Norwich Union Fire.
 KNIGHT, V. P. O'S., Agency Supt. Sun Fire.
 KNIGHT, W. F., Northampton Man. Pearl.
 KNIGHT, W. H., Birmingham Asst. Sec. Northern.
 KNIGHT, W. S., Oxford Man. Royal.
 KNOLLYS, Viscount, Man. Dir. Employers' Liability.
 KNOTT, S. J., Sec. Dover, Mutual Plate Glass.
 KNOTT, T. F., Sec. National Ins. & Guarantee.
 KNOWLES, D. G., Hereford Man. Provident Accident & White Cross.
 KNOWLES, G., Dundee Man. Century, Friends' Provident & Century Life; also Southern.
 KNOWLES, R. G., Jt. Accdt. Man. Fine Art & General, Man. Railway Passengers'.
 KOECKERT, F. W., United States Man. British General, Commercial Union, Palatine and Union.
 KRELL, G. C., Underwriter, Thames & Mersey. [Chairman Liverpool Underwriters' Assoc.].
 KYNASTON, G. H., Luton Man. Cornhill.
 LABRETT, E. H., Man. & Sec. Guarantee.
 LABES, W., Man. Cologne Reinsurance.
 LABROW, L., West End (London) Insp. United British.

- LACEY, H. N., Liverpool Man. Norwich Union Fire.
- LACY, R. A., Wolverhampton Sec. Sun Ins.
- LADELL, C. S., Baker street Man. Union.
- LAFFEY, J. V., Central London Man. Crown Life.
- LAFFORD, H. G., F.I.A., Sec. Legal & General.
- LAIDLAW, H. R., Newcastle Sec. Scottish Prov.
- LAILEY, A. B., Exec. Man. Atlas, and Essex & Suffolk Counties.
- LAING, A., Sheffield Sec. Sun Insurance.
- LAING, F. C., Sec. Northern Maritime.
- LAING, J. M., F.I.A., F.F.A., Deputy Gen. Man. Britannic.
- LAING, LEWIS, President, Globe Indemnity of Canada; also Liverpool Manitoba.
- LAING, W. C., Chairman, Insurance Orchestral Society of London.
- LAIRD, A., Edinburgh Fire Supt. Alliance.
- LAMB, A. D., Barrow-in-Furness Insp. Eagle Star.
- LAMB, B. W., Sunderland Sec. Phoenix; also London Guarantee.
- LAMB, G. E. S., Hull Man. Century; also Friends' Provident & Century Life.
- LAMB, P. A., Southampton Asst. Man. Atlas; also Essex & Suffolk.
- LAMBERT, ALFRED, Nottingham Sec. Scottish Provident.
- LAMPERT, A. H., Nottingham Sec. Phoenix; also London Guarantee.
- LAMBERT, J. A., Man. Dir. Alliance Key.
- LAMBERT, W. J. C., Preston Sec. Scottish Union & National.
- L'AMIE, C. P., Rochdale Sec. Lond. & Lancs.
- LAMMING, C. W., Cambridge Sec. Northern.
- LAMPAID, S. M., London Accdt. Man. Royal; also Liverpool & London & Globe.
- LAMPLUGH, Captain A. G., Underwriter and Principal Surveyor, British Aviation.
- LANCASTER, R. F., Sec. Co-operative.
- LANDAIS, R., Paris Marine Underwriter, London & Scottish.
- LONDON, E. R. F., Man. Leicester & District. Mutual Plate Glass.
- LANE, H. A., Asst. Life Man. Atlas.
- LANE, H. S., M.C., Asst. Man. Prudential.
- LANE, J. V., Asst. Man. for U.S.A., Northern.
- LANE, W. C. N., Fire Supt. Royal.
- LANG, JOHN, Glasgow Man. Beacon.
- LANG, J. W., London Man. Provincial.
- LANGLEY, F., South London Insp. Sun Life.
- LANGLEY, J. W., Northampton Man. Law Accident.
- LANGLEY, R. D., West Australia Man. National of New Zealand.
- LANGMAN, T. L., Bristol Sec. Guarantee.
- LANGRIDGE, M. O., Chelmsford Man. Cornhill.
- LANSLOWNE, E., Asst. Man. North British & Mercantile.
- LANT, G. D., Manchester Man. Law Union & Rock.
- LAPHAM, J. H., Chelmsford Insp. Cornhill.
- LAPLEY, F. W. M., Calcutta Man. Gresham Life.
- LARCOMBE, W. G. E., Cheltenham Insp. Eagle Star.
- LARDNER, H. W., Dundalk Man. Hibernian.
- LARGE, M. H., Dublin Sec. L. & L. & G.
- LARKMAN, G. E., Hon. Sec. Oxford Centre Reading Insurance Institute.
- LARKMAN, H. J., Bristol Asst. Man. Sun Life.
- LARKMAN, J., Southend Chief Insp. Sun Life.
- LARKMAN, J. W., Croydon Insp. Sun Life.
- LARMINIE, F. S., Fire Man. Hibernian Fire & General.
- LASLETT, C. W., Maidstone Man. British General.
- LAST, A. W., Joint Man. for England and Wales, Employers' Mutual.
- LAST, C. A., Joint Man. for England and Wales, Employers' Mutual.
- LAST, W. J. M., Moorgate Insp. Sun Life.
- LATHAM, B. A., Leicester square Insp. Sun Life.
- LATHAM, R. H. W., Mansfield Insp. Norwich Union Fire.
- LATHAM, T. H., Mercantile Asst. Man. Liverpool & London & Globe.
- LATTA, G., Glasgow Sec. National of Great Britain and West of Scotland.
- LAUBENQUE, L. de, Paris Dep. Man. Commercial Union, Palatine and Union.
- LAUDER, J. R., New South Wales Man. National of New Zealand.
- LAUGHTON, B. G., Insp. H.O. Yorkshire.
- LAURIE, J., Liverpool Sec. National Guarantee.
- LAVENDER, A. H., Northern Home Counties Insp. National Mutual Life.
- LAVENDER, E. D., Portsmouth Man. Canada Life.
- LAVERY, DANIEL, Belfast Man. Hibernian Fire & General.
- LAVERY, R. W., Act. Southern Cross.
- LAW, N. M., Asst. Act. Caledonian.
- LAWRENCE, G. G., Reading Insp. Sun Life.
- LAWRENCE, H. G., Birmingham Insp. Sun Life.
- LAWRENCE, H. W., Group Supt. Legal & Gen.
- LAWRENCE, L. H., Eastbourne Sec. Scottish Ins.
- LAWRENCE, R. F., Perth, W.A., Man. Alliance.
- LAWRENCE, R. J., Halifax, N.S., Sec. Phoenix.
- LAWRENCE, T. F., Captain, Insurance Chess Club.
- LAWRENCE, W. A., Sheffield Man. London Assurance.
- LAWRENSON, F. E., South-West London Asst. Man. Sun Life.
- LAWRIE, T. H. V., Dunedin Man. South British.
- LAWRIE, W., Canada Asst. Man. Phoenix; also Canada Asst. Fire Man. London Guar.
- LAWS, D. S., West London Insp. Drapers' & General.
- LAWS, J. R., Sunderland Insp. North British & Mercantile and Railway Passengers.
- LAWSON, D., U.K. Agency Man. Zurich; Agency Man. Bedford General.
- LAWSON, J., Man. Engin. Dept. Queensland.
- LAWSON, S., Watford Man. Royal.
- LAWTON, J. T., Manchester Man. Warden.
- LAWTON, R. G., Taunton Insp. Employers' Liab.
- LAY, H. G., Asst. Marine Man. Eagle Star.
- LAYBORN, T. A. E., Agency Man. Legal & Gen.
- LAYBOURNE, A., Chester Insp. Provincial and Drapers' & General.
- LAYCOCK, H. W., Sheffield Sec. Standard Life.
- LAYTON, R. H., Taranaki Man. National of New Zealand.
- LAZENBY, J. R. H., Leadenhall (London) Sec. Scottish Provident.
- LEA, W., Accdt. Man. Imperial Live Stock.
- LEACH, B., Leeds Asst. Man. Royal Exchange.
- LEACH, C. H., Asst. Gen. Man. & Sec. (London) Northern.
- LEACH, H. O., Gen. Man. (London) Sun Life of Canada.
- LEADER, E. L., Portsmouth Insp. Dominion of Canada.
- LEAR, C. S., Portsmouth Sec. London Guarantee also Phoenix.
- LEAR, L. W., Croydon Insp. Caledonian.
- LEARY, A. J., Southampton Man. Co-operative.
- LEASK, ROBERT, Dublin Sec. Scottish Insurance.
- LEATHAM, W. E., Aberdeen Man. Sun Life of Canada.
- LEDBETTER, G. E., Cork Insp. Liverpool & London & Globe.
- LEDINGHAM, G., Reading Man. Scottish Auto.
- LEE, A. G., Singapore Man. Royal Exchange.
- LEE, B. M., Watford Insp. Edinburgh.
- LEE, H. G., Ely Insp. Norwich Union Fire.
- LEE, HARRY, Lincoln Man. National Employers'.
- LEECH, A. H., Gen. Man. Northern Emp. Mut.
- LEECH, E. R., Glasgow Man. Royal.
- LEECH, G. H., Adelaide Man. North British & Mercantile.
- LEES, F. T., Chatham Man. Sun Life.
- LEGG, J. P., Hastings Insp. Eagle Star.
- LE GOUD, W. D., Bournemouth Man. Norwich Union Fire.
- LEIGH, G. F., North-West London Insp. Sun L.
- LEIGH, S. G., F.I.A., Gen. Man. Refuge.
- LEIGHTON, N., Bombay Man. Nat. Employers'.
- LEINS, L. A. K., West End Insp. Scottish Temperance.
- LEISHMAN, P., Asst. Sec. Friends' Provident & Century Life.
- LEITCH, R. H., Sec. Friends' Provident & Century Life; also Century.
- LEITH, H. S., Dunedin, N.Z., Man. United Ins.
- LEITH, J. W. T., Sec. Bombay Underwriters' Association, Bombay Fire Insurance, Association, Fire Salvage Assoc. of Bombay, Ltd., and Bombay Accident Insurance Assoc.
- LEMON, R. J., Salisbury Sec. Phoenix; also London Guarantee.
- LENG, W., Brussels Man. Ocean Accident.
- LONDON, W. G., Watford Sec. General Accident Fire & Life. [Hon. Sec. Watford Centre London Insurance Inst.]
- LENNOX, J. S., Glasgow Man. Midland Employers'.
- LENTON, D. E., Birmingham Life Sec. General Life.
- LEONARD, F. W., Belfast Insp. Atlas.
- LEONARD, G., Sheffield Insp. Empirs' Liability.

- LEONARD, N., Sec. National Boiler & Gen.
 LE PAGE, A. V., Adelaide Man. Commercial
 Union and Palatine.
 LE PAGE, F. H., Sec. for Branches, Mutual Life
 & Citizens.
 LEPPINGWELL, G. B., Brighton Asst. Man.
 General Accident.
 LESLIE, J., Blackpool Man. Commercial Union.
 LESLIE & GODWIN, LTD., Marine Underwriting
 Mans. Yorkshire.
 LESSELS, H., c.a., Sec. Dominion.
 LEUTY, H. B., Vancouver Man. Atlas.
 LEVENTHORPE, T. B., Newcastle-on-Tyne Man.
 Clerical, Medical & General.
 LEVER, E. H., F.I.A., Jt. Sec. Prudential.
 LEVERITT, P. G., Sec & Accountant United
 Kingdom Provident.
 LEVERITT, T. B. H., London Man. Norwich
 Union Life.
 LEVI, G., Milan Man. Commercial Union.
 LEVIEN, J. W. J., Sec. Atlas.
 LEVIN, M., Sec. Black Sea & Baltic.
 LEVINE, A. M.A., F.I.A., Gen. Man. Alliance.
 LEVY, J. B., Alexandria Asst. Man., London &
 Lancashire.
 LEWINGTON, F. A., Sec. British Manufacturers
 Mutual.
 LEWIS, A., Claims Assessor Iron Trades
 Employers'.
 LEWIS, ARTHUR, Sub-Man. for Australia, Scot-
 tish Union & National.
 LEWIS, A. G., Cardiff Man. Liverpool & L. & G.
 LEWIS, E. F., Sec. Employers' Liability.
 LEWIS, E. W., British Sec. Sun Life of Canada.
 LEWIS, G. J., Cardiff Insp. Law Union & Rock.
 LEWIS, H. J., Monmouth Insp. General Accdt.
 Fire & Life.
 LEWIS, H. O., West End Sec. Northern.
 LEWIS, J. E., Plymouth Man. Royal.
 LEWIS, L. O., Chester Man. Federated
 Employers'.
 LEWIS, N. R., Bristol Man. Marine & General.
 LEWIS, O. T., Denbigh Insp. National Providt.
 LEWIS, P. B., West End Man. Ocean Accident
 & Guarantee.
 LEWIS, T. A., Wigmore street Man. Alliance.
 LEWIS, W., Sec. Guildford & County P.G.
 LEWY, F. A. P., F.I.A., Act. Equity & Law.
 LEZARD, G. C., Christchurch, N.Z., Man.
 Phoenix.
 LIDDARD, E., Reading Man. Ocean Accident.
 LIDDLE, C. M., Joint Man. for S. Africa, Nor-
 wich Union Life.
 LIDDLE, H., London (Ontario) Man. Prudential
 LIDDLE, JOSEPH (PROPERTY) LTD., Mans. for
 South Africa, Norwich Union Fire.
 LIETH, Hon. von der, New York Asst. Sec.
 Phoenix.
 LIGGINS, F. C., Perth (W.A.) Man. Standard
 Fire & Marine of New Zealand.
 LILLEY, C. P., Bedford Sec. London & Lancs.
 LILLY, B., Manchester Sec. Scottish Temp.
 LIND, J., Dumfries Insp. Norwich Union Fire.
 LINDLEY, W. B., Liverpool Claims Man. General
 Accident.
 LINDSAY, A. N., San Francisco Asst. Man.
 Palatine and London.
 LINDSAY, G. C. D., Asst. Gen. Man. Avon; also
 National Farmers.
 LINDSAY, J., Liverpool Agency Supt. State.
 LINDSAY, JOHN, Agency Man., British Oak.
 LINDSAY, L. E., Hereford Insp. Royal.
 LINDSAY, M., J.P., Mun. for Scotland, National
 Provident.
 LINES, R. P., Leicester Man. British General.
 LISHMAN, N., Bombay Man. Sun Insurance.
 LISTER, A. E., Middlesbrough Insp. Liverpool
 & London & Globe.
 LISTER, T. F., Accident Supt. Royal.
 LISWELL, Captain J. A., Brighton Man. Manu-
 facturers Life.
 LITHGOW, J. H., Gen. Man. & Actuary Manu-
 facturers Life.
 LITSTER, N. S., Leeds Sec. Caledonian.
 LITTLE, C. W., Manchester Supt. London &
 Lancashire.
 LITTLE, G. A., Halifax, N.S., Man. Prudential.
 LITTLE, JAMES, Carlisle Man. Royal and Legal.
 LITTLE, M. F., Birmingham Insp. Federated
 Employers'.
 LITTLE, R. L., Douglas (I.O.M.) Insp.
 Caledonian.
 LITTLEWOOD, H. S., Brighton Sec. Zurich Gen.
 Accident and Bedford General.
 LITTLEWOOD, J. H., Leeds Man. Century; also
 Friends Provident & Century Life.
- LIVESAY, HAWTHORN & MANBY, LTD., British
 Mans. Baltica and London Reprs. Milanese.
 LIVETT, R. M., Sec. Lloyd's Motor Under-
 writers' Association.
 LIVSEY, H., Derby Insp. British Oak.
 LLEWELLYN, A. P., Sec. Potters' Insurance.
 LLEWELLYN, G. F., Asst. Act. Clerical, Medical
 & General.
 LLEWELLYN, A. S. Gen. Man. Bankers & Traders.
 LLEWELLYN, F. E., Sec. Western Accid. & Guar.
 LLOYD, A. S., Liverpool Insp. Sun Life.
 LLOYD, E. A., London Home Fire Supt. Scot-
 tish Union & National.
 LLOYD, G. D., London Insp. Nat. Mutual Life.
 LLOYD, OWEN H., Asst. Marine Underwriter
 Alliance.
 LLOYD, W. H., Ipswich Man. Sun Insurance.
 [President, Ipswich & Suffolk Ins. Inst.]
 LOA, C. C., Tientsin Man. Employers' Liab.
 LOCHHEAD, R. K., Sec. Commercial Union.
 LOCK, F. E., Actuary, Nation Life & General.
 LOCK, H. A., Bedford Man. Royal.
 LOCK, W. E., Swansea Man. General Accident.
 and Scottish Automobile.
 LOCKE, E. M., Liverpool Asst. Man. Sun Life.
 LOCKE, J. P., Oxford Insp. London Assurance.
 LOCKE, T. P., Coventry Insp. Eagle Star.
 LOCKE, W., Newcastle-on-Tyne Man. Nat. Prov.
 LOCKWOOD, A. L., Sec. Army, Navy & Gen.
 LOCKWOOD, E. G., H.O. Insp. Universal.
 LOCKWOOD, E. J., Asst. Agency Man. H.O.,
 Provident Mutual Life.
 LODGE, E. G., South Australia Man. National
 of New Zealand.
 LOEFFLER, H. D'A., Lincoln Man. Provident
 Accident & White Cross.
 LOFT, P. F., Ilford Sec. Sun Insurance.
 LOFTING, R. C., Carlisle Man. Ocean Accdt.
 LOFTS, E. D., Ipswich Man. Phoenix; also
 London Guarantee.
 LOHAN, J. J., President Victoria Insurance
 Institute.
 LOMER, G., Sec. Manchester Marine Insurance
 Association.
 LONG, C. J., Manchester Man. Clerical, Medical
 & General.
 LONGSTROM, R., Leeds Man. British Engine,
 Boiler.
 LONGES, S. A., Asst. Sec. United British and
 Local Government Guarantee.
 LONGHURST, C. S. W., Law Courts Insp. Eagle
 Star.
 LONGRIDGE, H. M., B.A., Gen. Man. and Man.
 Engr. British Engine, Boiler.
 LONGRIDGE, J., Liverpool Sec. Fine Art &
 General; Liverpool Man. North British
 & Mercantile and Railway Passengers'.
 LONGSTAFF, R. W., Cheltenham Insp. Brit. Oak.
 LONGSTAFFE, W., Joint Gen. Man. & Sec.
 Economic.
 LONGTON, JAS., Sec. Chorley Family Funeral
 F.S.
 LONSDALE, J. H., Man. Salvation Army Fire.
 LOOPUTT, M., Brussels Man. Ocean Accident.
 LORAM, S. G., Dublin Man. Commercial Un.;
 also Edinburgh.
 LORD, A., Leeds Man. Norwich Union Fire.
 LORD, ARNOLD, Sec. Huddersfield & District
 Employers' Accident.
 LORD, E. J. B., Hereford Insp. Norwich Union
 Fire.
 LORD, N. N., Newcastle Man. London Assur.;
 also Guildhall.
 LORDING, J. A., Perth, W.A., Man. Atlas.
 LORIMER, N. W., Edinburgh Act. North British
 & Mercantile.
 LORIMER, T. R., Man. for Tasmania, National
 Mutual Life of Australasia.
 LOUDOUN, FRANK L., Bristol Sec. Scottish Prov.
 LOUDOUN, R. A., London, City, Man. Royal.
 [President Insurance Boxing Club.]
 LOUGHER, O. T., Cardiff Insp. Provident
 Accident & White Cross.
 LOUIS, W. A., San Francisco Man. South
 British.
 LOVE, E., Bedford Man. Road Transport &
 General.
 LOVETT, E., East London Man. Confederation L.
 LOVETT, S. J., Joint Man. Dir. National Mutual
 Indemnity.
 LOVEGREEN, H. C., Newcastle Insp. Scottish
 Widows'.
 LOW, A. H., Tasmanian Man. Alliance.
 LOW, C. B., Cashier Scottish Amicable.
 LOW, D., Glasgow Man. Zurich General
 Accident and Bedford General.

LOW, D. J., Aberdeen Insp. State.
 LOW, E. H. S., Shanghai Asst. Man. Phoenix.
 LOW, H. E., Cheapside Insp. Sun Life.
 LOWE, D. C., Nottingham Insp. Scot. Widows'.
 LOWE, N. H., Ipswich Man. Sun Life.
 LOWE, W. A., Kelso Man. Provident Accident & White Cross.
 LOWE, W. H., Fire Supt. Legal.
 LOWSON, J., Newcastle Fire & Accident Insp. Royal London.
 LUCAS, C., Liverpool Man. Confederation Life.
 LUCAS, S. L., Derby Sec. Friends' Provident & Century Life and Century.
 LUCKMAN, F. T. B., Agency Man. Utility.
 LUGAR, E. T., Ipswich Insp. General Acctd.
 LUKE, W. E., Keynsham Insp. Gen. Accident.
 LUMKIN, C. A., Norwich Insp. London Assur.
 LUMLEY, E. G., Mark lane Man. Commercial Union.
 LUMLEY, F. H., Grimsby Insp. Yorkshire.
 LUMSDEN, H., LL.D., Glasgow Joint Sec. Iron Trades Employers'.
 LUMSDEN, H., LL.D., Glasgow Joint Sec. Iron Trades Employers'.
 LUNAN, A., Dundee Insp. Law Union & Rock.
 LUND, C. J., Reading Man. Commercial Union.
 LUND, R., Bristol Fire Supt. Norwich Un. Fire.
 LUNDEN, P. & P. H., Belgium Mans. Car & General; also Royal Exchange.
 LUSE, C. R. G., Deputy Foreign Supt. North British & Mercantile.
 LUSH, H. F. R., Honiton Insp. General Acctd.
 LUTT, H. E. W., F.I.A., London Actuary & Life Man. Northern.
 LUXON, W., F.C.A., Sec. Economic Plate Glass.
 LUXON, J. H., Man. National Provincial; also Man. Plate Glass Dept. Royal Exchange.
 LYBURN, A., Edinburgh Man. Alliance.
 LYDIATT, H., Belfast Man. Colonial Mutual Life.
 LYLE, R. R., Bristol Sec. Standard Life.
 LYNCH, R. S., Belfast Sec. Fine Art.
 LYON, A., Nottingham Man. Norwich Union Fire.
 LYON, A. H., Aberdeen Man. London & Lancs.
 LYON, Colonel C. S., T.D., Chief Officer, Fire Salvage Association of Liverpool.
 LYON, D. H., Fire Supt. Caledonian.
 LYON, D. J., Leicester Insp. Caledonian.
 [Hon. Sec. Leicester Insurance Institute.]
 LYON, F. E., Hull. Sec. Scottish Union & Nat.
 LYONS, R. A., South Australia Man. National Mutual of Australasia.
 MABBOTT, H. L., Scarborough Insp. Gen. Acctd.
 MABBOTT, H. S., Leeds Fire Supt. Gen. Acctd.
 MABON, J. B., F.I.A., F.A.S., Associate Actuary (Montreal) Sun Life of Canada.
 McAHER, D. Man. & Sec. Gresham Life.
 MCALISTER, F., Glasgow Man. Commercial Un.
 MCALISTER, A. M., Asst. Act. Scottish Life.
 MCALISTER, E. H., Armagh Man. Comm. Un.
 MACARTHUR, G., Dundee Asst. Man. Royal.
 MACAULAY, M., Supervisor of Agencies (London) Sun Life of Canada.
 MACAULAY, T. B., F.I.A., Chairman Emeritus (Montreal) Sun Life of Canada.
 MACAULAY, W. J., Torquay Insp. Scottish Automobile & General.
 MACAULEY, J., Belfast Man. Zurich Gen. Acctd.
 MACAULEY, J., Belfast Sec. Life Assoc. of Scotland.
 MACBEAN, L. G., Kirkcaldy Insp. Scottish Auto.
 MACBEAN, W. C. & J. H., Mans. & Sec. East of Scotland P.G.
 MACBETH & MACLAGAN, Rothesay Secs. State.
 MACCABE, ALBERT, Liverpool Man. Col. Mut. Life.
 MCCABE, F., Galway Man. Commer. Union; also Edinburgh.
 MCCATON, J. D., Londonderry Insp. London & Lancashire.
 MCCALDEN, J., Croydon Man. Nat. Employers'.
 MCCALLUM, F. P., Windsor, Ontario Life Man. Prudential.
 MCCALMAN, G. D., Watford Man. British Gen.
 MCCARTHY, W. S., Man. Tobacco Ins. Co.
 MCCARTNEY, D. S. N., Wellington (N.Z.) Man. Sun Insurance.
 MCCAY, H. W., Asst. Man. Marine Ins.
 MCCOMBIE, R. V., Administrative Sec. Mutual Property.
 MCCONNELL, J. J., Man. for Irish Free State Canada Life.
 M'CONNELL, ROBERT, President, Insurance Officials' Society.
 M'CONNELL, R. J., Hon. Sec. Northampton Insurance Institute.

MCCONNELL, W. A., United States Man. Southern.
 MCCORMACK, P. H., F.I.A., Jt. Act. Prov. Mut. L.
 MCCREADY, S. P., Brisbane Man. Caledonian.
 MCCULLOCH, D., Glasgow Asst. Man. Alliance.
 MCCULLY, E. L., Chester Sec. General Accident Fire & Life.
 MCCURRACH, A., Glasgow Man. Sun Insurance.
 MCDERMOTT, F. S., Toronto Man. Liverpool & London & Globe.
 MCDIARMID, JOHN, Glasgow Accident Supt. Scottish Union & National.
 MACDONALD, A., Gen. Man. & Sec. Royal Exchange. [President Insurance Orchestral Society of London; President London Insurance Offices' Football Association.]
 MACDONALD, A. F., Sec. Elgin P.G.
 MACDONALD, A. G., Fire Man. Economic.
 MACDONALD, A. W., Joint Sec. Elgin Plate G.
 MACDONALD, C. S., President Confederation Life.
 MACDONALD, C. S., London Man. Scottish Temp.
 MACDONALD, D. K., Montreal Deputy Man. Guildhall.
 MACDONALD, D. R., Auckland, N.Z., Sec. London & Lancashire.
 MACDONALD, DONALD W., Law Courts Man. Ocean Acctd.
 MACDONALD, F. K., Adelaide Man. Scottish Un. & National.
 MACDONALD, H. W., Agency Man. for Scotland, Provincial; also Drapers' & General.
 MACDONALD, J., Sec. Anglo-Scottish.
 MACDONALD, J. E., Portsmouth Man. London & Scottish.
 MACDONALD, J. M., Sec. Imperial Chemicals.
 MACDONALD, J. W., Deputy Commissioner & Sec. New Zealand Government Life Ins. Dept.
 MACDONALD, J. W., Marine Underwriter Motor Union.
 MACDONALD, JOHN, Fire & Acctd. Man. Royal London.
 MACDONALD, L. K., Perth Man. Commercial Un.
 MACDONALD, P., Man. for British Isles Crown Life.
 MACDONALD, Hon. R. I., West End Sec. Equitable of U.S.
 MACDONALD, E. W. A., Newcastle-on-Tyne, Man. State.
 MACDONALD, S. B., Auckland, N.Z., Man. United Assurance.
 MACDONALD, T. D. F., Edinburgh Man. Sun Ins.
 MACDONALD, W., Edinburgh Man. Legal & Gen.
 MACDONALD, W. J., Aberdeen Man. Scottish Automobile.
 MACDOUGALL, C. J., Dublin Man. Fine Art & General, North British & Mercantile; also Railway Passengers'.
 MACDOUGALL, T. C., Dublin Man. Sun Insurance; Man. Dir. Patriotic.
 MACDOUGALL, D., Glasgow Asst. Sec. Scot. Life.
 MACDOUGALL, H., Asst. Sec. Scottish Prov.
 MCEVENEY, S. C., Gen. Man. Canada Life.
 MACFARLANE, A. W., Edinburgh Sec. Atlas; also Essex & Suffolk Equitable.
 MACFARLANE, E. S., Asst. Gen. Man. & Executive Sec. Manufacturers Life.
 MACFARLANE, J. M., F.F.A., Gen. Man. & Actuary Southern Life.
 MCGHEE, T. A. W., Jt. Dep.-Man. Wesleyan & General.
 MCGILLIGAN, F. G., Middlesbrough Insp. Federated Employers'.
 MCGOLDRICK, T. J., Sligo Insp. London & L.
 MCGOOKIN, J. S., Birmingham Insp. Scottish Widows'.
 MCGOWAN, C., Cardiff Man. Federated Emps'.
 MCGOWAN, JAS., B.A., F.I.A., Gov. Act., Cape Colony.
 MCGREGOR, F. J., F.F.A., Sec. Life Association of Scotland.
 MCGREGOR, JOHN B., Glasgow Sec. Scot. Insur.
 MCGREGOR, W. R., Liverpool Man. Century, Friends' Provident & Century Life; also Liverpool Marine & General.
 MCGUFFIE, SAM'L., Dundee Insp. Scot. Widows'.
 MCGUIRE, T. S., Bristol Man. Legal & General.
 MCGUIRE, H. G., San Francisco Man. Ocean Accident.
 M'GUIRE, J. H. F., Mark Lane Man. Sun Ins.
 MACHALE, J., Cork Man. Norwich Un. Life.
 MACEIN, T. E., Birmingham Man. National Mutual Indemnity.
 M'IRON, L., Belfast Acctd. Sec. North British & Mercantile.
 M'ILROY, L., Belfast. Acctd. Sec. Railway Pass.

- McILROY, L. E., Watford & Luton Insp. (Act. Man.), Mutual Property.
- McILVENNA, H. F., Newcastle Man. Edinburgh and National of Great Britain.
- McILVENNA, W. R., F.F.A., Sec. Scottish Equit.
- McILLWANE, W. E., Perth (W.A.) Man. South British.
- McINERNEY, J., Hon. Sec. Insurance Athletic Association.
- McINTOSH, A. D., Asst. Acctd. Man. British General.
- McINTOSH, J. B., Edinburgh Insp. Employers' Liability.
- McINTYRE, A. W., Llandudno Insp. Eagle Star.
- McINTYRE, T., Clydebank Man. Co-operative.
- MACIVER, C. R., Liverpool Man. Palatine.
- MACK, J. L., Edinburgh Sec. Westminster Fire.
- MACK, S., Sec. Bleachers' & Dyers' Mut. Indem.
- MACKAY, A., Agency Man. National Employers'.
- MACKAY, D. G., Birmingham Man. Clerical, Medical & General.
- MACKAY, R., F.F.A., Man. for Scotland, Northern.
- McKEAN, C. I., Auckland Man. North British & Mercantile.
- McKEAND, J. E., South London Insp. Sun Life.
- McKEEMAN, F. K., Manchester (West) Man. Sun Life.
- McKELVIE, D. G., Act. London & Scottish.
- McKENNA, R. P., Perth (W.A.) Sec. Mutual Life & Citizens'.
- MACKENZIE, A., Asst. Gen. Man. & Man. of Agencies, Manufacturers Life.
- MACKENZIE, A. M., F.F.A. Sec. Friends' Provident & Century Life; also Century.
- MACKENZIE, D. R., Asst. Sec. Manufacturers Life.
- McKENZIE, M., Kirkcaldy Insp. Edinburgh.
- McKENZIE, B. M., Liverpool Sec. Scottish Life.
- MACKENZIE-GRIEVE, C. J., Trustee Man. Royal Exchange.
- McKEOWN, F., Dumfries Insp. Scottish Wid.
- McKERROW, W. H., Asst. London Man. Royal and Liverpool & London & Globe.
- McKIE, J., Glasgow Man. United British; also Local Government Guarantee.
- McKINLAY, H. D., Glasgow Man. Marine & General.
- McKINLAY, H. D., Glasgow Insp. Century.
- McKINLAY, J. M., Kirkcaldy Man. Commercial Union.
- MACKINTOSH, N. R., Supt. for Australasia, Sun Insurance.
- MACKLEY, A., Sec., Gravesend & Dist. Mutual Plate Glass.
- McLAREN, J. A., Hull Man. Royal Exchange; also National Provincial.
- McLAREN, J. & J., W.S., Mans. Edinburgh Securities.
- McLAREN, E. H., Sheffield Man. Legal & Gen.
- McLAREN, W. S., Moorgate Asst. Man. Sun Life.
- McLEAN, C., Inverness Insp. Sun Insurance.
- McLEAN, H., Gimsby Insp. Car & General.
- McLEAN, H. L., Belfast Man. Gresham Fire & Accident and Gresham Life.
- McLEAN, J. B., Sec., Actuarial Socy. of Amer.
- McLEAN, M., Hamilton Insp. General Accident.
- McLEAN, F. S., London Act. Canada Life.
- McLELLAN, A. C., Dundee Insp. Scottish Amic.
- McLENNAN, D. A., Foreign Fire Supt. Scottish Union & National.
- McLELLAN, W. A. G., Lond. Asst. Sec. Century.
- McLEOD, J., Sec. United Legal Indemnity; Law Courts Sec., Yorkshire.
- McLEOD, R., Caithness & Sutherland Insp. Dominion.
- McLUCKIE, H. A., Sec. Guardian Plate Glass. [Chairman, General Purposes Committee, Insurance Musical Festival Society.]
- McMAHON, J., Manchester Man. Co-operative.
- McMASTER, J., Glasgow Man., Co-operative.
- MACMILLAN, W. C., Glasgow Man. National Guarantee.
- McMILLAN, F. D., Asst. Man. Prudential.
- McMILLAN, N. J., Berkshire & Oxfordshire Man. National Provident.
- MACMILLAN, W. A., Agency Supt. Edinburgh North British & Mercantile.
- McMILLAN, W. D., North Finchley Sec. General Accident.
- McMILLEN, A. T., Belfast Sec. Scot. Equit.
- MACMIN, E. B., Man. English & American.
- McMULLAN, J. S., Dublin Asst. Sec. Scottish Provident.
- McMURRAY, HENRY, Glasgow Man. Edinburgh, National of Great Britain and West of Scotland.
- McMURRAY, R. J., Bristol Asst. Man. Royal.
- MACNAB, I. M., South Africa Agency Man. Prudential.
- McNAB, N. S., Asst. Man. for New South Wales, Phoenix.
- MACNAB, P. A., Hastings Insp. Essex & Suffolk Equitable.
- MACNABB, HUGH, Sec. British Crown.
- MACNABB, H., Fire Man. Eagle Star.
- McNAUGHT, A., Belfast Sec. Edinburgh.
- McNEIL, K. G., Underwriter Lion Ins.
- McNEISH, A. J., Nottingham Man. Gen. Acctd. and Scottish Automobile.
- McNEISH, D. P., Skegness Insp. General Accident.
- McNIVEN, P. Y., Edin. Supt. Law Un. & Rock.
- MACNUTT, E. A., Vice-President and Treas. (Montreal) Sun Life of Canada.
- MACROQUODALE, F. D., Supt. of Agencies (Montreal) Sun Life of Canada.
- MACPHEE, A., Special Representative, Staff Schemes, Sun Life.
- MACPHERSON, A. J., Paisley Insp. Employers' Liability.
- MACPHERSON, A. P., Dumfries Insp. Eagle, Star.
- MACPHERSON, D. A., Edinburgh Man. London & Lancashire and Law Accident.
- MACPHERSON, G. R., Glasgow Insp. Scottish Widows.
- MACQUEEN, D. C. B., Ipswich Man. Midland Employers'.
- McQUESTON, J., Glasgow Man. Scottish Automobile.
- McROBERT, J. H., Aberdeen & Edin. Sec. British Law.
- MACROSTY, H. W., Hon. Sec. Royal Statistical Society.
- M'TAGGART, I. A., M.A., B.Sc., F.F.A., Asst. Sec. Standard Life.
- McVERNON, ALEXANDER, Gen. Man. Queensland.
- MADDEN, L. C., Birmingham Man. Sun Life.
- MADDISON, J. G., Melbourne Man. London Assurance.
- MADDOCKS, A. B., Watford Insp. Bedford General and Zurich General Accident.
- MADEN, J. C., Leicester Asst. Sec. Scottish Union & National.
- MADURO, S. L., Havana Man. Phoenix.
- MAGEE, J. L., Asst. Man. Belfast General Acctd.
- MAHONEY, A. P., Plymouth Insp. Law Union & Rock.
- MAIN, F. W. DE, Hull. Sec. London & Lancs.
- MAIN, G. A., Montreal Life Man. Prudential.
- MAIR, N. M., Adelaide Mar. London Assurance and Federal Mutual of Australia.
- MAILAND, A. C., President: New South Wales Insurance Institute.
- MAITLAND, T. G., Edinburgh Man. Law Union & Rock.
- MAITLAND, W. G., Asst. Sec. National Federation of Meat Traders.
- MAJOR, H. A., Exeter Life Supt. Commercial Union.
- MAKEPEACE, F. L., M.A., F.I.A., Consulting Act. Mutual Property.
- MAKIN, J. W., Liverpool Man. United British and Local Government Guarantee.
- MAKINS, A. J., Gen. Man. Commercial Union. [President Insurance Rifle Club.]
- MALCOLM, C. S., Man. for Canada, Car & Gen.; State, Motor Union; also Royal Exchange and Local Government Guarantee.
- MALCOLM, H. S., Man. for New Zealand Royal Exch.
- MALCOLM, O., Belfast Man. British Oak.
- MALCOLM, W. A., Leicester Sec. Vulcan Boiler.
- MALIGNY, C. E., London Man. New Zealand.
- MALIN, M. E., West Essex Man. Royal.
- MALLET, F. C., Newcastle Man. Atlas; also Joint Man. Essex & Suffolk.
- MALLET, G. C., Chairman King's Lynn Centre Norwich Insurance Institute.
- MALLINSON, I. A., Carlisle Insp. State.
- MALONEY, T., Sheffield Life Sec. General Life.
- MALTY, H., London Corrsptd., Fenix Haand i Haand & Atlantica (Fire).
- MANCHESTER, W. E., Nottingham Man. Cornhill.
- MANDENVILLE, K., Mansfield Insp. Yorkshire.
- MANGER, H. TH., Man. for Holland, Gen. Acctd.
- MANKELOW, L. D., London Claims Supt. Zurich General Accident and Bedford Gen.
- MANLEY, L. G., Glasgow Fire Surveyor. Atlas.
- MANX, A. S., Gen. Man. for Australia, Alliance.

- MANN, D., Sec. London & Provincial Marine; also World Auxiliary; also World Marine.
- MANN, F. E., Derby Sec. British Equitable.
- MANN, L., Bristol Fire & Accdt. Insp. Pearl.
- MANN, L. J., Cambridge Insp. Commercial.
- MANNING, A., Christchurch, N.Z. Man. Standard Fire & Marine N.Z.
- MANNING, CHARLES H., South London Man. British Oak.
- MANNING, L. D., Knightsbridge Man. Manufacturers Life.
- MANNING, L. G., Winchester Sec. General Accdt.
- MANSON, D. A., Halifax Insp. North Brit. & Merc.; also Railway Passengers'.
- MANSON, J. D., Law Courts Insp. Friends' Provident & Century Life and Century.
- MANTON, E. G., London Foreign Fire Man. Caledonian.
- MANZIE, R. A., Gen. Man. and Sec. Federal Mutual of Australia.
- MARCH, L. T., Registrar, Coventry Medical & Surgical.
- MARCUS, W. J. M., Coleraine Insp. Eagle Star.
- MARGETTS, R. C., Gen. Man. Monmouthshire & S. Wales Employers.
- MARKS, H. E., City Man. Employers' Liability.
- MARLEY, T. C. D., Liverpool Man. British Engine, Boiler.
- MARLOW, F., Manchester Marine Underwriter Phoenix.
- MARQUIS, A., Aberdeen Man. North British & Merc., Fine Art & Gen.; also Rly. Pass.
- MARQUIS, C. A., Wellington (N.Z.) Man. Australian Temperance & General.
- MARRIOTT, J. G., General Insp. Refuge.
- MARRIS, H. V., Liverpool Sec. Scottish Temp.
- MARRISON, J. E., Chesterfield Insp. Commercial Union.
- MARRS, A. M., & Co., London Mans. Absalon of Copenhagen; London Correspondents Atlas Reinsurance and Norge.
- MARSDEN, E. E., Dumfries Insp. London & Lancashire.
- MARSDEN, N. A., Bristol Man. Gresham Life.
- MARSDEN-NEVE, J., Chief Agency Supt. North British & Mercantile.
- MARSH, F. L., Bury St. Edmunds Insp. General Accident.
- MARSH, L. R. B., E. London Man. Gen. Accdt.
- MARSH, M. P., Croydon Sec. Alliance.
- MARSH, O., Northampton Man. Warden.
- MARSH, S. J., Sec. Law Fire.
- MARSHALL, A. P., Liverpool Fire Supt. Eagle Star.
- MARSHALL, D. M., Bedford Man. Yorkshire.
- MARSHALL, G. C., Nottingham Man. Co-operative.
- MARSHALL, G. E., Cape Prov. Man. Prudential.
- MARSHALL, G. W., Leeds Insp. Sun Life.
- MARSHALL, J. W., Newcastle-on-Tyne Insp. Fed. Employers'.
- MARSHALL, W. E. G., London Man. Scottish Boiler.
- MARSTON, E. A. R., Accdt. Man. United British; also Local Government Guarantee.
- MARTIN, A. M., Exeter Insp. Avon & National Farmers Union.
- MARTIN, A. R., Taunton Insp. Eagle Star.
- MARTIN, C. M., Chief Insp. & Sec. Australian Mutual Provident.
- MARTIN, C. M., Belfast Sec. Scottish Widows'.
- MARTIN, D. W. C., Edinburgh & Glasgow Man. Clerical, Medical & General.
- MARTIN, E. F., F.I.A., Joint Asst. Act. Legal & General.
- MARTIN, F. B., Jersey Insp. Phoenix and London Guarantee.
- MARTIN, G. B., Plymouth Sec. Scottish Union & National.
- MARTIN, H. J., Cambridge Man. Norwich Union Fire.
- MARTIN, H. M., Dumfries Insp. North British & Mercantile; also Railway Passengers'.
- MARTIN, JOHN, Galashiels Insp. Royal.
- MARTIN, J. L., Lincoln Asst. Man. Royal.
- MARTIN, J. W., Londonderry Insp. General Accident Fire & Life.
- MARTIN, R. G. W., Southampton Man. Sun Ins.
- MARTIN, R. E., Man. for United States, Atlas.
- MARTIN, S. J., F.I.A., Act. & Sec. British Equitable.
- MARTIN, W. A., N.Z. Man., Nat. Mut. Life of Australasia.
- MARTIN, W. G., North-West London Insp. Sun Life.
- MARTIN, SON & Co., LTD., R., Belfast Mans. United British.
- MARTYN & HIGGINS, Waterford Mans. Celtic.
- MASCALL, A. J., A.I.A., Sec. Standard Life.
- MASHER, S. J., Asst. Man. for India, Burma and Ceylon, Prudential.
- MASON, A. W., Manchester Fire Supt. Alliance.
- MASON, C., Leicester Sec. Sun Insurance.
- MASON, E. E., Morley Sec. Lond. & Lancs.
- MASON, G. E., Shrewsbury Insp. Liverpool & London & Globe.
- MASON, R. R., Asst. Sec. Brit. Eng. Boiler.
- MASON, W. E., Hon. Sec., North Lancashire Insurance Institute.
- MASSAM, R. S., York Man. Commercial Union.
- MASSEY-HICKS, J. B., Sec. for U.K., African L.
- MASSEY, E. F., Beluast Sec. Yorkshire and Guarantee.
- MASSIE, W. L., Aberdeen Insp. Century.
- MASSY, CAPTAIN J. P., Plymouth Man. Manufacturers Life of Canada.
- MASTERMAN, C. F., Sundown Sec., Union.
- MATHER, S. S., Dublin Sec. Life Association of Scotland.
- MATHER, T. H., President Institution of Fire Engineers.
- MATHESON, D., Sec. Imperial Life of Canada.
- MATHESON, K. I. G., Glasgow Man. Century; also Friends' Provident & Century Life.
- MATHEWS, F. H., Strand Insp. Sun Life.
- MATHEWS, W., Oxford Man. Motor Union.
- MATHEWS, W. S., Hon. Sec., Salisbury Centre, Southampton Insurance Institute.
- MATTHEWS, J., Dunfermline Man. Co-operative.
- MATTHEWS, W., Supt. for Scotland, Equity & Law.
- MATHIESON, H., Leeds Man. Co-operative.
- MATHIESON, H. C., F.F.A., Sec. English; also Asst. Sec. General Accident Fire & Life.
- MATIGNON, F., Gen. Man. Le Phoenix of Paris.
- MATTHEWMAN, H. A., Liverpool Man. Atlas and Essex & Suffolk Equitable.
- MATTHEWMAN, T., Huddersfield Insp. Liverpool & London & Globe.
- MATTHEWS, A. J., Southend-on-Sea Insp. Legal.
- MATTHEWS, H. P., Durban Man. Royal Exchange.
- MATTHEWS, H. T., Man. for Australia, Western.
- MATTHEWS, J. E., Home Fire Supt. Commercial Union.
- MATTHEWS, L., Exeter Insp. Norwich Un. Life.
- MATTHEWS, L. T., Leicester Man. Co-operative.
- MATTHEWS, M. B., Truro Man. National Emp.
- MATTHEWS, S. T., Leicester Man. Midland Employers'.
- MATTHEWS, W. B., Oldham Sec. London & Lancashire.
- MATTHEWS, WRIGHTSON & Co., LTD., Mans. United Standard Fire.
- MAUDLING, L. R. G., F.I.A., Act. Customs Annuity and Benevolent Fund.
- MAULE, J. R., Brisbane Man. Federal Mutual of Australia.
- MAWBY, R., South London Man. General Accdt.
- MAXWELL, J. H., Peterborough Man. Royal.
- MAY, F. H., London (City) Man. Sun Life of Canada.
- MAY, G., Edinburgh Agency Man. Dominion.
- MAY, G. P., B'ham Insp. British Equitable.
- MAY, H. S., Man. Dir. Non-Tariff Fire & Gen.
- MAY, L. E., Dorchester Man. London & Scott.
- MAY, W. T., F.I.A., Actuary, Liverpool & London & Globe.
- MAYNARD, A., Accdt. Supt. Western.
- MAYNARD, H. J., F.A.I.L., Melbourne Sec. Mutual Life & Citizens'.
- MAYNE, G. H., Sec. Law Reversionary.
- MEADOWCROFT, G. D., Accdt. Man. Sea.
- MEANOCK, H., Cardiff Man. London & Scottish; also Man. for Wales, Welsh.
- MEARS, S. L., Asst. Sec. Sun Life.
- MEASURES, A. M., Leicester Man. Commercial Union.
- MEEN, B. F., Oxford Circus Insp. Sun Life.
- MEIKLEM, A., Edin. Sec. Scottish Temperance.
- MEIKLEM, W. H., F.F.A., Assi. Man. Norwich Union Life.
- MELCK, H. F., Cape Province Man. Prudential.
- MELLANBY, T. S., Portsmouth Man. Eagle Star.
- MELLER, A. F. B., West End Sec. Gen. Accdt.
- MELLISH, R. A., Cape Town Sec. Phoenix; also London Guarantee.
- MELLOR, L. D., Hull Insp. Scottish Widows'.
- MELROSE, A. G., Ayr Insp. London & Lancs.
- MELROSE, D., Glasgow Man. Guardian and Scottish Plate Glass.

- MELROSE, J. M., London (West End) Insp. Scottish Widows'.
 MELROSE, JOHN W., Dundee Man. Commercial Union & National of Great Britain; Dundee Sec., West of Scotland.
 MELROSE, J. W., Dundee Man. Edinburgh.
 MELVILLE, C. A., Asst. Act. Atlas.
 MELVILLE, H. E., F.I.A., Man. & Act. National Provident.
 MELVIN, J., Glasgow Fire & Accdt. Insp. Pearl.
 MENDELL, J. M., San Francisco Man. London Assurance and Guildhall.
 MENMUIR, E., President Western Australia Insurance Institute.
 MENSFORTH, F. J., Ilford Sec. Provincial.
 MENZIES, E. F., Eastern Sec. (Calcutta), Atlas; Man. & Underwriter, Triton.
 MENZIES, G. F., Asst. Act. Scottish Temperance.
 MENZIES, H. M., Edinburgh Supt. Royal.
 MENZIES, N. G., Edinburgh Man. Provident Mutual Life.
 MENZLER, F. A. A., Hon. Sec. Institute of Actuaries.
 MERCER, H., Bombay Sec. Liverpool & London & Globe.
 MERCER, H. S., Man. for Tasmania, Liverpool & London & Globe.
 MERCER, J. D., Dunedin (N.Z.) Man. Sun Ins.
 MERCER, J. S., Plymouth Man. Employers' Liability.
 MERCER, T. J., Underwriter, Baltica.
 MERCHANT, M. R., Accdt. Man. Universal.
 MEREDITH, M. F., London (West End) Insp. Scottish Widows'.
 MERRILL, G. S., Dublin Sec. Vulcan Boiler & General.
 MERRIMAN, H. M., Underwriter and Marine Man. Eagle Star.
 MERRIN, S. D., Manchester Man. Marine & Gen.
 MERRY, J., Glasgow Accdt. Supt. Alliance.
 MESTON, E. R., Liverpool Man. British Equit.
 METCALFE, T. C., Manchester Man. Atlas; also Essex & Suffolk Equitable.
 METCALFE, P. W., Sheffield Man. Car & General.
 METFORD, H., Worthing Man. Army, Navy & General.
 MICHELL, C. B., Plymouth Insp. Eagle Star.
 MIDDLEMORE, E. K., Portadown Insp. General Accident.
 MIDDLETON, H. R., Hon. Sec., Luton Centre, Bedford Insurance Institute.
 MIDDLETON, J., Newcastle Man. Gresham Fire & Accident.
 MIDDLETON, JOHN, Aberdeen Supt. Royal.
 MIDDLETON, J. S., Hamilton Man. Scottish Automobile.
 MIDGLEY, T., Liverpool Insp. Scottish Widows'.
 MIDOR, R., Paris Man. (Fire Dept.), Royal Ex.
 MIERS, F. V., Adelaide Man. Atlas.
 MILBOURN, E., Mercantile Man. Royal.
 MILBYRN, E. W., Manchester Man. Yorkshire; also Sec., Lancs. & Yorks. Reversionary.
 MILDREN, F. H., Sec. Torquay Mutual P.G.
 MILES, A. W., Great Yarmouth Insp. Norwich Union Fire.
 MILES, G. R., Southsea Man. Cornhill.
 MILES, J. R., Maidstone Insp. National Provident.
 MILLAR, J. D., Newcastle Man. National Emp.
 MILLAR, J. S. & SON, Mans. & Secs. Annan P.G.
 MILLAR, N. K., Kirkcaldy Insp. General Accdt.
 MILLAR, W. R., Newcastle Man. Nat. Provincial.
 MILLARD, C. R., London Fire Man. General Accident.
 MILLARD, E. J., Port Elizabeth Sec. Northern.
 MILLARD, L. S., Cheltenham Insp. Gresham Fire & Accident.
 MILLBANK, G. W., Norwich Man. National Emp.
 MILLBOURN, R., London Agency Man. Provincial and Drapers' & General.
 MILLER, A. D., Plymouth Man., Motor Union.
 MILLER, A. J. T., Leeds Man. Legal & General.
 MILLER, C. E., Man. Reinsur. Dept. Sun Ins.
 MILLER, C. J. H., Leeds Man. Ocean Accident.
 MILLER, C. W., Wellington (N.Z.) Man. Commercial Union; also Ocean Accident.
 MILLER, E., Newcastle Man. Yorkshire; Sec. Newcastle & District Plate Glass.
 MILLER, E. G., Newcastle (N.S.W.) Man. Southern Union of Australia.
 MILLER, G. & I., Glasgow Secs. Guarantee.
 MILLER, H., Sec. Bookbinders Mutual.
 MILLER, H. D., Burnley Insp. Royal.
 MILLER, I. A., A.I.A., F.A.S., London Actuary, Sun Life of Canada.
 MILLER, J. A., Agency Man. Sun Insurance.
 MILLER, N., Asst. Act. London Assurance.
 MILLER, P., Leeds Man. General Accident and Scottish Automobile.
 MILLER, P. J., President Bradford Insurance Institute.
 MILLER, T. G. A., Dundee Man. Royal.
 MILLER, W. F., Dunfermline Insp. Sun Ins.
 MILLER, W. G., Yeovil Sec. General Accident.
 MILLER, W. J., Wick Insp. North Brit. & Merc.; also Railway Passengers'.
 MILLER, W. R., Newcastle Man. Royal Exch.
 MILLER, C. L., Asst. Sec. Alliance (Prov. Life Fund).
 MILLIGAN, H. S., Gen. Man. North British & Mercantile Railway Passengers' and Fine Art & General; Man. Ocean Marine.
 MILLIGAN, J., President Insurance Golfing Society of London.
 MILLS, A., Blackburn Sec. Vulcan Boiler.
 MILLS, C., South London Life Man. Eagle Star.
 MILLS, G., Chippingham Insp. Norwich Union Fire.
 MILLS, H., Bristol Man. London & Scottish.
 MILLS, J., Stockport Man. London Assurance.
 MILLS, L. C., Birmingham Man. Local Government Guarantee.
 MILLS, R. F., Birmingham Fire & Accdt. Man. Royal London Mutual.
 MILLS, S. W., City (Leadenhall street) Sec. National Mutual Life of Australasia.
 MILLS, T. H., Canterbury (N.Z.) Man. National Insurance Co. of New Zealand.
 MILLS, W. A., Sheffield Sec. Royal.
 MILLS, WALTER, Plymouth Man. Gresham Life.
 MILLS, W. H., Sec. British & European.
 MILLS, W. H., Manchester Man. Royal Exchange and National Provincial.
 MILNE, D. R., Hon. Sec. Guildford Centre London Insurance Institute.
 MILNE, J. A., Edinburgh Man. Palatine; also Union.
 MILNE, J. J., Winnipeg Jt. Man. Royal Ex.
 MILNE, P. M., Aberdeen Insp. Colonial Mutual Life.
 MILNE, S. E., Salford Insp. Royal.
 MILNES, N. E., Doncaster Insp. Employers' Liability.
 MILTON, G., Weston-super-Mare Man. Commercial Union.
 MILTON, W., Asst. London Sec. National Guarantee.
 MILTON, W. E., Swansea Sec. Sun Insurance. (President Swansea Insurance Institute).
 MINNION, E. H., Fire & Accdt. Man. Pearl.
 MINNIS, A. T., Belfast Sec. British Law.
 MINSHAW, C., Crowe Insp. Royal.
 MINTER, J. V., London Insp. Scottish Widows'.
 MINTON, G. H., Hastings Insp. Employers' Liability.
 MIRRELESS, J. R., Glasgow Man. Palatine and Union.
 MIRYLEES, J. M., Sec., Westminster Fire since 1922.
 MISSELBROOK, B. L., Norwich Asst. Man. Norwich Union Fire.
 MITCALFE, J., STANLEY, Man. Dir. Northern Maritime.
 MITCHELL, H., Manchester Insp. Sun Life.
 MITCHELL, A., Glasgow Man. General Accident.
 MITCHELL, J., Birmingham Sec. United Kingdom; Provident.
 MITCHELL, A. N., President, Canada Life.
 MITCHELL, D. F., Norfolk Man. Norwich Union Life.
 MITCHELL, E., Halifax Insp. Eagle Star.
 MITCHELL, F. T. J., Agency Man., St. James's Street Alliance.
 MITCHELL, G., Chelmsford Man. National Emp.
 MITCHELL, H. N., Edinburgh Jt. Man. Eagle Star.
 MITCHELL, J. I., Aberdeen Sec. Standard Life.
 MITCHELL, K. D., Oxford Insp. Provincial and Drapers' & General.
 MITCHELL, N., Glasgow Man. Sun Life of Can.
 MITCHELL, R. K., Buenos Aires Man. Liverpool & London & Globe.
 MITCHELL, T. E., Man. for Far East, General Accident.
 MITCHELL, T. R., Gen. Insp. Refuge.
 MITCHELL, W., Hon. Treas., Insurance Institute of Perth.
 MITCHELL, W. A., Newcastle Insp. Sun Life.
 MOSSY, S. G., Sec. National Employers'.
 MOFFAT, W., Leeds Sec. Scottish Life.
 MOGENSEN, N. P., Asst. Sec. Gresham Life.

MOGG, A. S., Truro Insp. Union.
 MOORIDGE, K. G., Bristol Insp. Sun Life.
 MOLE, H. V., Sheffield Sec. Alliance. (President Sheffield Insurance Institute)
 MOLES, C. A., Ashford (Kent) Man. Commercial Union.
 MOLONY, B. M., Northampton Man. Commercial Union.
 MONCRIEFFE, W. H., Devizes Insp. Employers' Liability.
 MONKHOUSE, G., Fire Man. Bedford General.
 MONKHOUSE, J. J., Home Fire Man. Northern.
 MONKHOUSE, W. A., Asst. Accountant, Phoenix and London Guarantee.
 MONKMAN, L., Wellington (N.Z.) Man. Yorkshire.
 MONKS, F., Bury Insp. Royal.
 MONRO, ALEX. JAS., Gen. Man. & Sec. Nurserymen and Market Gardeners'.
 MONTAGUE, H. C., W. Essex Asst. Man. Royal.
 MONTFORT, E. H., Man. for Australia, Scottish Union & National.
 MONTGOMERY, J., President Insurance Institute of Ireland.
 MONTGOMERY, J. A., Dumfries Insp. Caledonian.
 MOON, A. L., City Asst. Man. Gresham Life.
 MOONEY, H., Dublin Man. London & Lancs.
 MOOR, A. R., Newcastle Insp. Sun Life.
 MOORE, A. E., Auckland (N.Z.) Man. Yorkshire.
 MOORE, A. G., Southampton Insp. Sun Life.
 MOORE, E., Liverpool Man. Pearl.
 MOORE, F., Man. for Ireland, Yorkshire.
 MOORE, F. C., Swansea Sec. North British & Mercantile; also Railway Passengers'.
 MOORE, G. C., Joint Gen. Man. Imperial Life of Canada.
 MOORE, G. M., Sheffield Man. North British & Mercantile and Railway Passengers'; also Sheffield Sec. Fine Art & General.
 MOORE, H. A., Leeds Asst. Man. Royal.
 MOORE, H. F., Altrincham Man. Co-operative.
 MOORE, J. Jt. Accdt. Man. Licenses & General.
 MOORE, J. M., Fire and Accident Man. Licenses & General.
 MOORE, J. P., A.I.A., Montreal Man. Mutual Life & Citizens'.
 MOORE, L., Asst. Sec. Mutual Property.
 MOORE, N. G., Newton Abbot Insp. General Accident.
 MOORE, O. W., Newport (Mon.) Insp. Eagle Star.
 MOORE, R. A., Accdt. Man. Eagle Star.
 MOORE, R. D., Douglas Insp. Royal.
 MOORE, W. F., Insp. Bankers & Traders.
 MOORE, W. R., F.I.A., Life Man. & Act. Phoenix.
 MOORS, E. M., Con. Act. People's Prudential.
 MORALEE, W. F., Carlisle Man. Com. Union.
 MORAN, W. J., Stratford Man. Co-operative.
 MORANT, A. T., Colombo Man. Ocean Accident.
 MORCOM, T. C., Bournemouth Insp. Dominion.
 MORRUE, T. C., Southend-on-Sea Insp. Phoenix and London Guarantee.
 MORE, J. W., F.F.A., A.I.A., Joint Act. National Mutual Life.
 MOREY, F. J., Brighton Man. Ocean Accident.
 MOREY, S. K., York Man. Avon; also National Farmers'.
 MORFEE, H. B. G., Agency Sec. (London) Sun Life of Canada.
 MORFEY, F. J., Southampton Insp. Pilot.
 MORGAN, A. E., Gen. Man. London Assurance; also Man. Dir. Guildhall. (President Insurance Offices' Amateur Swimming Association.)
 MORGAN, A. R. G., Swansea Insp. Employers' Liability.
 MORGAN, D. W., City Man. Ocean Accident.
 MORGAN, F. W., m.c. Man. Prudential.
 MORGAN, J. H., Ipswich Man. Legal & Gen.
 MORGAN, K. M., Fenchurch St. Insp. Sun Life.
 MORGAN, T. H., Hastings Insp. General Accdt.
 MORICE, F. B., Ipswich Insp. Sun Life.
 MORLAND, P. M., Chester Insp. Eagle Star.
 MORPHY, A. H., Associate Supervisor of Agencies (London) Sun Life of Canada.
 MORRIS, A. W., Manchester Insp. Sun Life.
 MORRIS, D. V., Jt. Man. Dir. Parcels & Gen.
 MORRIS, E. P., Manila Sec. Great Eastern Life.
 MORRIS, F. H., Oxford Sec. London Guarantee also Phoenix.
 MORRIS, G. L., Belfast Sec. Scottish Ins.
 MORRIS, H. N., Liverpool Man. Commercial Union.
 MORRIS, J., Leeds Sec. National Guarantee.
 MORRIS, J., Agency Man. National Boiler & Gen.

MORRIS, J. K., Darlington Insp. North British & Mercantile and Railway Passengers'.
 MORRIS, J. R., Sec. Blackfriars.
 MORRIS, R. D., Liverpool Fire & Accdt. Man. Royal London.
 MORRIS, S. L., Perth, W. A., Man. Bankers & Traders.
 MORRIS, T. T., Accdt. Man. L. & L. & G.
 MORRIS, P. H., Cardiff Man. British Oak.
 MORRISON, K., City Man. Local Government Guarantee, and United British.
 MORRISON, S., Sydney Man. Union.
 MORROW, C. E., Sec. British America and Western.
 MORTHAM, J. H. A., East Dereham Insp. Norwich Union Fire.
 MORTIMER, H., Foreign Supt. Atlas.
 MORTIMER, JOHN, Aberdeen Insp. National Employers'.
 MORTIMORE, C. C., Exeter Man. Alliance (Provident Life Fund); also County Fire.
 MORTLEMAN, C. C., City Man. Law Accident.
 MORTON, A., City Asst. Man. Norwich Union Fire.
 MORTON, C. A., Newcastle-on-Tyne Asst. Man. Liverpool & London & Globe.
 MORTON, C. B., Bristol Insp. Federated Employers'.
 MORTON, C. J. H., Inverness Insp. Alliance.
 MORTON, C. K., Hawick Insp. Caledonian.
 MORTON, F. W., m.c. F.I.A., Act. Brit. Widows'.
 MORTON, J., Gen. Man. South British.
 MORTON, J. S., Belfast Supt. Employers' Liability.
 MORTON, SYDNEY, Manchester Man. Gresham Fire & Accident.
 MOSS, D. C., Birmingham Man. Road Transport.
 MOSS, G. E. F., Alexandria Man. London & Lancashire.
 MOSS, G. F., Act. & Sec. National & Colonial.
 MOSS, JOHN W., Sec. Refuge.
 MOSS, R. A., Portsmouth Insp. Union.
 MOSS, R. E., London, West-End Insp. Scottish Provident.
 MOSSOP, K. B., Liverpool Man. National Employers'.
 MOTT, A. W., Foreign Fire Supt. Yorkshire.
 MOTTRAM, C. E., Worthing Man. Commercial Union.
 MOULSDALE, R. P., Liverpool (City) Insp. Provincial and Drapers' & General.
 MOUNTAIN, B. E. S., Gen. Man. Eagle Star.
 MOUNTAIN, C. F. J., Sec. Union Marine & Gen.; Liverpool Marine Asst. Sec. Phoenix; also London Guarantee.
 MOUNTAIN, SIR EDWARD M., Bt., Chairman and Man. Dir. Eagle Star.
 MOUNTFORD, S. J., Stratford E., Man. Commercial Union.
 MOXHAM, S. H., Asst. Man. Pearl.
 MOYS, E., Joint Hon. Sec. Kent Insurance Institute.
 MUDIE, C., Adelaide Man. Norwich Union Fire.
 MUGFORD, A. E., Plymouth Asst. Man. Royal.
 MUIR, H. C., Bristol Man. National Provident.
 MUIR, J. B., Group Pensions Supt. Friends' Provident & Century Life and Century.
 MUIR, J. W., Dundee Sec. Scottish Un. & Nat.
 MULCHINOCK, C. E., Bristol Man. Guardian.
 MULDOON, N., West-End Man. Confed. Life.
 MULGRUE, E. C., Sec. Portsmouth Glass.
 MULLINS, G. A., Asst. Man. Pearl.
 MULVEY, J. A., Bristol Sec. Law Accident.
 MUMFORD, A., Gen. Man. National of N.Z.
 MUMMERY, H. H., Underwriter London Assur.
 MUMMERY, MORSE & RIMM, Ltp., London Attorneys Reinsurance Company Salamandra (of Copenhagen), Pohjola (Northern) of Helsingfors, Franco-Argentina of Buenos Aires, Yokohama Fire & Marine of Yokohama.
 MUNN, J. M., Aberdeen Sec. Atlas and Essex & Suffolk Equitable.
 MUNN, J. M., Aberdeen Sec. Atlas.
 MUNN, JAMES M., Glasgow Man. Legal & General.
 MUNRO, A. C., Accdt. Supt. Yorkshire.
 MUNRO, A. G., Inverness Supt. Caledonian.
 MUNRO, G. H., Hon. Sec. Lincoln Centre, Nottingham Insurance Institute.
 MUNRO, J. J., Treasurer, Stirlingshire F.S.
 MUNRO, S., Burglary Man. Ocean Accident.
 MUNTON, J. G., Bedford Man. Car & General.
 MURDOCH, C. M., Man. Dundee & District Plate Glass.

- MURDOCH, R. M., Aberdeen Accident Supt. North British & Mercantile and Rly. Pass.
- MURFIN, H. S., Hon. Sec. Sheffield Insurance Institute.
- MURPHY, G., Fylde Insp. Standard Life.
- MURPHY, H. G., Kendal Insp. Phoenix and London Guarantee.
- MURPHY, J. F., Nottingham and Leicester Man. Canada Life.
- MURPHY, N. P. L., European Underwriter, International Reinsurance.
- MURPHY, R. D., President Actuarial Society of America.
- MURRAY, A. C., F.F.A., Man. & Act. Scottish Equitable. [President Edinburgh Insurance Golfing Society.]
- MURRAY, A. H., Glasgow Sec. Scottish Widows'.
- MURRAY, A. W., St. John, N.B., Man. London & Lancashire; also Quebec Fire.
- MURRAY, E., Nottingham and Leicester Sec. Scottish Amicable.
- MURRAY, J. A., Glasgow Man. Motor Union.
- MURRAY, J. L., Newcastle Man. Confederation Life.
- MURRAY, J. T. D., Brecon Insp. Norwich Union Fire.
- MURRAY, R. R., Buenos Aires Man. London & Lancashire.
- MURRAY, W. H., London (West End) Man. Economic.
- MURRAY, W. P., Adelaide Man. Sun Insurance.
- MURRAY-STEWART, L., Underwriter & Man. Aviation and General.
- MURRELL, R., Asst. Act. Sun Life.
- MUSGRAVE, A., Bradford Man. Phoenix; also London Guarantee.
- MUSSELWHITE, D. W., London Asst. Man. Scottish Temperance.
- MUSSON, R. W., South London Man. Royal.
- MUTER, P., F.I.A., Act., New Zealand Govt.
- MYLES, G., Dundee Sec. Scottish Life.
- MYRING, T. F., New York Sec. Atlas.
- NADDERMIER, J. F., Northampton Sec. Legal & General.
- NAIRN, A. R., Man. for Transvaal, Phoenix.
- NAISB, R. H., Cape Town Man. London Assurance.
- NAPIER, B. C., Cape Town Man. Yorkshire.
- NASH, V. E., Foreign Fire Man. London Assur.
- NASH, W. C. E., West End Life Insp. Eagle Star.
- NATION, V. W. R., Truro Insp. Employers' Liability.
- NAYLOR, W., Blackpool & Manchester Man. Legal.
- NEAL, C. A., City Insp. Friends' Provident & Century Life and Century.
- NEAL, E. A. W., Peterborough Sec. Norwich Union Fire.
- NEAL, V. M., Croydon Insp. United British.
- NEALE, G. F., Mansfield Insp. Liverpool & London & Globe.
- NEALE, H. A., Sec., Belgravia.
- NEALE, R. K., Man. Dir. Belgravia.
- NEALE, W. A., Salisbury Insp. Universal.
- NEALE, K. P., Johannesburg Man. Ocean.
- NEAVE, T., Plymouth Fire & Accdt. Insp. Pearl.
- NEEDHAM, F. J. R., Portsmouth Man. Liverpool & London & Globe.
- NEEDHAM, T. H., London (City) Asst. Sec. Scottish Provident.
- NEGUS, D. N., Romford Sec. Caledonian.
- NEILD, S. N., Brighton Man. Phoenix; also London Guarantee. [President Brighton & Sussex Insurance Institute.]
- NEILL, ALEC, Manchester Sec. Nat. Mut. Life.
- NEILL, W. A. H., Law Courts (London) Sec. Scottish Provident.
- NEILSON, D. S., Belfast Sec. Palatine; also Union.
- NEILSON, H. R., Enfield Sec. General Accident.
- NEILSON, J., Sunderland Insp. Norwich Union Life.
- NELSON, Miss A., Liverpool Insp. Colonial Mutual Life.
- NELSON, J. A., Liverpool Underwriter, British & Foreign Marine.
- NETHERCLIFT, F. W. N., London Man. Yorkshire.
- NETHERTON, C. G., Bournemouth Man. Atlantic.
- NETHERTON, Bournemouth Life Man. Westn. Australian.
- NEVILL, M., Vancouver Man. Eagle Star.
- NEW, H. C., Southampton Man. Legal.
- NEWBOLD, E. A., Coventry Man. London Assur.
- NEWSON, B. C., London Asst. Man. Dominion.
- NEWCOMBE, A. F., Accdt. Supt. British Law.
- NEWLANDS, J. A., Glasgow Asst. Sec. Scottish Union & National.
- NEWMAN, C. R., Manchester Man. Midland Employers'.
- NEWMAN, E. D., Catford Man. Road Transport & General.
- NEWMAN, G. E., Folkestone Insp. Phoenix and London Guarantee.
- NEWMAN, T. F., Middlesbrough Insp. Norwich Union Fire.
- NEWMAN, W. H., Plymouth Man. Phoenix; also London Guarantee.
- NEWMHAM, J. C., Portsmouth Insp. Provincial and Diapois & General.
- NEWPORT, C. H., Liverpool Man. Employers' Liability.
- NEWSUM, F. D., Leicester Man. London & Scottish.
- NEWTON, A. T., Leeds Accdt. Supt. Law Accident and London & Lancashire.
- NEWTON, G. W., Darlington Insp. Alliance and County Fire.
- NEWTON, J. H., Croydon Sec. Scottish Union & National.
- NEWTON, J. H. S., Middlesbrough Insp. Zurich General Accident and Bedford General.
- NEZE, MARSDEN, Chief Agency Supt., North British & Mercantile.
- NICE, E., Asst. Sec. County Fire.
- NICHOLLS, A. W., Man. for United Kingdom, Australian Mutual Provident.
- NICHOLLS, C. McE., Manitoba Fire Man. Prudential.
- NICHOLLS, G. E., Reading Insp. Colonial Mutual Life.
- NICHOLLS, W. F., Man. of Branches, Mutual Life & Citizens'.
- NICHOLLS, W. L., F.I.A., Act. Montreal Life.
- NICHOLS, D. W. J., Tunbridge Wells Man. Royal Exchange and National Provincial.
- NICHOLS, R. H., Wolverhampton Insp. Employers' Liability.
- NICHOLS, W. L., Kent Man. Car & General.
- NICHOLSON, G. P., City Man. County Fire.
- NICHOLSON, H., Bradford Man. Car & General.
- NICHOLSON, J. B., Glasgow Fire Supt. General Accident.
- NICHOLSON, J. C., Sec. Maritime.
- NICHOLSON, M. D., Agency Man. Law Union & Rock.
- NICHOLSON, P. J., Croydon Man. Royal.
- NICHOLSON, V. B., Carlisle Man. Liverpool & London & Globe.
- NICHOLSON, W. D., Aberdeen Man. Alliance.
- NICHOLSON, W., Man. for Natal, London Guar.
- NIDA, A. J. E., Preston Man. Ocean Accident.
- NIGHTINGALE, R. J., Accdt. Agency Supt. Century.
- NILSEN, R. J., Nottingham Insp. Sun Life.
- NIMMY, E. W., London Man. Federated Employers'.
- NISBET, R. C. D., Leicester Man. Sun Life.
- NISB, D. C., Hon. Sec. Edinburgh Insurance Society.
- NIXON, A., Oxford Insp. Norwich Union Life.
- NIXON, E. A., City & Law Courts Insp. Confederation Life.
- NIXON, W., Hanley Insp. Scottish.
- NOBLE, B. W., LTD., British Mans., Colonial Marine & Fire, Copenhagen Reinsurance, La Fonciere, Jupiter General and Nippon Fire; British Correspondents, L'Urbaine & La Seine.
- NOBLE, G., Asst. Accdt. Man. Liverpool & London & Globe.
- NOEL, E. W. L., Glasgow Man. Confederation Life.
- NORIE-MILLER, SIR F., Bart., J.P., Chairman & Man. Dir. General Accident. Previously with Employers' Liability. Commenced assurance career in London office, London & Lancashire. [President, Perth Insurance Institute.]
- NORIE-MILLER, S., M.A., J.P., Gen. Man. General Accident and General Life; also English.
- NORMAN, F., London (Westminster) Man. Manufacturers Life.
- NORMAN, G. S., Edin. Asst. Man. Norwich U. L.
- NORMAN, R. G., Hon. Sec. Cape of Good Hope Insurance Institute.
- NORMINTON, E., Huddersfield Sec. Phoenix; also London Guarantee.

- NORMIE, J. W. F., Napier, N.Z., Man. South British.
- NORRIE, JOHN, Head Office Insp. Stand. Life.
- NORRIS, ALBERT G., Croydon Man. Sun Life.
- NORRIS, C. A., F.I.A., Gen. Man. & Act. National Mut. of Australasia.
- NORRIS, F. B., Asst. Man. Gresham Fire & Accident and Deputy Fire & Accdt. Man. Legal & General.
- NORRIS, G. S., Lendenhall Street Asst. Man. Sun Life.
- NORRIS, H., Maidstone Insp. British Oak.
- NORRIS, J. N., President, Liverpool Insurance Institute.
- NORRIS, J. P., Sheffield Man. Yorkshire.
- NORTH, F. G., Bristol Man. Gresham F. & A.
- NORTH, H., Sheffield Man. Motor Union.
- NORTH, F., S.E. London Man. Gresham Life.
- NORTHCOOT, W. C., Trowbridge Insp. General Accident.
- NORTHWOOD, H. G., Guildford Insp. Sun Ins.
- NORTHWOOD-BATHAM, C. E. K., Birmingham Man. Gresham Fire & Accident and Gresham Life.
- NORTON, E. C., Guildford Man. Ocean Accident.
- NORTON, F. E., Sec. Guardian and Scottish Plate Glass; and Asst. Sec. Guardian Eastern.
- NORTON, H. J., London (West End) Man. Motor Union.
- NORTON, W. E., F.I.A., Asst. Act. National Prov. Australian.
- NOSS, R. E., Man. for Australasia, Western Australian.
- NOTLEY, C. B., North London Man. London Assurance.
- NUTT, W. F. B., Sec. Progress.
- NUTT, W. J., Whitechapel Man. Sun Life.
- NOURSE, E. W., New York Man. Lon. Assur.
- NOVIKOV, J. Z., Man. Dir. Black Sea & Baltic.
- NUGENT, H. R., Dorchester Insp. Yorkshire.
- NUNNLEY, F. E., Hon. Sec. Insurance Golfing Society of London.
- NUTTALL, LOUIS, Man. & Sec. Darwen & District P. G.
- NYE, G. F., Liverpool Man. Road Transport.
- OAKES, P. A., Cambridge Insp. United British; also Local Government Guarantee.
- OAKLEY, C., Lincoln Man. Yorkshire.
- OAKLEY, Col. H. J. P., F.I.A., Act. N. British & Mercantile, Chairman, Life Offices' Association, President, Institute of Act.
- OATES, F. C., Melbourne Man. Ocean Accident.
- OATES, J., Asst. Accdt. Man. Liverpool & London & Globe.
- OATLEY, W. H., Sec. Clergy Pensions.
- OWATAY, E. R., West End Asst. Sec. United Kingdom Provident.
- O'BRIEN, E. C. B., Preston Man. Canada Life.
- O'BRIEN, G. E., Plymouth Insp. Federated Employers'.
- O'BRIEN, H., F.I.A., Actuary, Royal Exchange. [Hon. Sec. Institute of Actuaries.]
- O'COCKS, C. P. B., Kingston Man. Road Transport.
- O'CONNELL, V. C., Croydon Man. Canada Life.
- O'DELL, F. E., Wisbech Insp. Phoenix and London Guarantee.
- O'DRISCOLL, J., Cork Asst. Man. Royal.
- OFFORD, L. W., F.I.A., Actuary for Australia, Prudential.
- OGBOURN, M. E., F.I.A., Asst. Act. Equitable Life.
- OGILVY, CAPTAIN THE HON. B., Dundee Asst. Man. General Accident.
- OGLE, K. W. S., Asst. Man. Victory.
- O'GORMAN, T. F., Cork Man. Canada Life.
- OHLSSEN, C. W., Chicago Man. Sun Insurance.
- OLDFIELD, H. B., Nottingham Man. Motor Union.
- OLDFIELD, J. E. V., South-East London Man. Motor Union.
- OLDFIELD, L., Liverpool Asst. Man. Royal.
- OLDFIELD, R. E., Asst. Gen. Man. Royal Ex.
- OLDS, W. E., Christchurch, N.Z., Man. Liverpool & London & Globe.
- OLIPHANT, J. M., Glasgow Sec. Scottish Provident.
- OLIVER, A. G., Southampton Man. London Assurance.
- OLIVER, C. R., Hon. Sec., Canterbury Centre, Kent Insurance Institute.
- OLIVER, J. S., Watford Insp. County Fire.
- OLIVER, V. T., Coventry Insp. Employers' Liability.
- O'NEILL, A., Sandbach Insp. London & Lancs.
- O'NEILL, C., Leicester Insp. Clerical, Medical & General.
- O'NEILL, H. V., Porthcawl Insp. Phoenix and London Guarantee.
- O'NEILL, T. T., Ballymena Insp. Royal.
- O'NEILL, W., Sheffield Man. Law Accident; Sheffield Sec. London & Lancashire.
- O'NIANS, A. R., Glasgow Asst. Man. Liverpool & London & Globe.
- ORD, R. J., East London Man. Ocean Accident.
- O'REGAN, A. J., Asst. Sec. Pearl.
- O'REILLY, M. W., Man. Dir. New Ireland.
- ORFORD, S. H., Brighton Man. Norwich Union Fire.
- O'RiODAN, B., Cork Insp. Celtic.
- ORMAN, L. C., Weymouth Man. Colonial Mutual Life.
- ORME, C., Birmingham Man. Pearl.
- ORMAN, L. J., Cardiff Insp. County Fire.
- ORMOND, J. J., Glasgow Deputy Sec. Scottish Amicable Life.
- ORMISTON, C. M., President Canadian Board of Marine Underwriters.
- ORR, R. WATSON, B'ham Sec. Scottish Equit.
- ORRITT, F. A., Portsmouth Man. Motor Union.
- ORSMOND, S., Kimberley Man. Southern Life.
- ORTON, G. W., Hon. Sec. Derby Centre Nottingham Insurance Institute.
- OSBALDESTON, G. H., Hauley Man. Car & Gen.
- OSBISTON, K. S., St. Austell Insp. Gen. Accdt.
- OSBORN, W. E., Man. for Palestine South British.
- OSBORNE, W. A., F.I.A., Asst. Gen. Man. Guardian.
- OSBORNE, W. E., Coventry Insp. Liverpool & London & Globe.
- O'SHAUGHNESSY, A. J. P., Claims Insp. Cornhill.
- O'SHEA, D. P., North London Insp. Drapers' & General.
- OSMOND, C., Liverpool Man. Ocean Accident.
- OSMOND, S., Adelaide Man. Australian Mutual Provident.
- OTTER-BARRY, WILLIAM W., Gen. Man. & Sec. Sun Insurance Office since 1924. Sub. Man. & Asst. Sec. from 1918. Asst. Sec. Fire Offices Committee from 1912. Called to the Bar as a member of the Inner Temple in 1901. After Jamaica earthquake in 1907, went to Kingston as Junior Counsel for the Insurance Companies. Educated at Marlborough and Trinity College, Cambridge. Joint author of "Law Relating to Fire Insurance."
- OTTRIDGE, W. H., Aylesbury Insp. Norwich Union Life.
- OVINGTON, C. E., Sec. Corporation of Insurance Agents and Corporation of Insurance Brokers; also General Secretary Insurance Parliamentary Association.
- OWEN, A., Portsmouth Insp. and Southampton Man. Western.
- OWEN, D. E., Liverpool Man. Alliance (Prov. Life Fund); also County Fire.
- OWEN, H. L., Underwriter, Alliance.
- OWEN, J. H., Montgomeryshire Insp. Federated Employers'.
- OWEN, J. V., Montreal Man. Guardian.
- OWEN, R. G., Pretoria Man. South British.
- OWEN, R. W., City Jt. Asst. Man. Gresham Life.
- OWEN, W. E., Chester Insp. Legal.
- OWENS, F., Plymouth Insp. Fed. Employers'.
- OWENS, H. R., Llanrwst Insp. London & Lancs.
- OWST, C. S., Skeerness Insp. Phoenix; also London Guarantee.
- OXENBURGH, C. V., London Accident Supt. Caledonian.
- OXENHAM, F. C. D., Winnipeg Man. London & Lancashire.
- OXTOBEY, R. W., Claims Insp. Cornhill.
- PACKER, J. W., Leeds Fire Supt. Law Union & Rock.
- PACKHAM, B., Swansea Man. Norwich Un. Life.
- PADDOCK, A., Preston Insp. Employers' Liab.
- PADFIELD, A. W. H., Marine Underwriter for Australia Phoenix and London Guarantee; also Union Marine.
- PAGE, C. A., South London Insp. Drapers' & General.
- PAGE, W. A., Asst. Agency Man. for United Kingdom and Ireland, Zurich.
- PAGER, L., Glasgow Man. Law Accdt.; also London & Lancashire.
- PAINE, MICHAEL, Belfast and Dublin Man. Car & General; also Motor Union.

- PAINE, R. M., Edinburgh Sec. Edinburgh Assurance, Edinburgh Man. National of Great Britain and West of Scotland.
- PAINE, S. G., Sydney Man. Ocean Accident.
- PAINE, W. G., Glasgow Fire & Accident Man. Pearl.
- PAIRMAN, R. H., Sec. Scottish Boiler.
- PAISLEY, D., Agency Man. Pilot.
- PALEY, W. J., Brighton Sec. Drapers' & Gen.
- PALIN, H., London Acctd. Supt. Scottish Union & National.
- PALLAN, T. L., Middlesbrough and Darlington Insp. British Oak and Scottish Temperance.
- PALLIN, G. W., Bradford Man. Co-operative.
- PALMER, D. E., Bedford Insp. Sun Life.
- PALMER, E. E., Bournemouth Insp. Eagle Star.
- PALMER, F. N., West End Asst. Man. London Assurance; also Guildhall.
- PALMER, G. M., Bristol Man. Friends' Provident & Century Life; also Century.
- PALMER, H. N., Cape Province Man. Prudential.
- PALMER, J. W., Tokyo Deputy Man. Norwich Union Fire.
- PALMER, L. H., Hon. Sec. Insurance Boxing Club.
- PALMER, L. W., West Bromwich Man. Commercial Union.
- PALMER, T. M., Belfast Insp. Friends' Provident & Century Life and Century.
- PALMER, W. M., Belfast Man. Century; also Friends' Provident & Century Life.
- PALMER, W. W., Foreign Acctd. Supt. Sun Ins.
- PANKHURST, A. G., Ipswich Insp. Zurich Gen. Accident and Bedford General.
- PANKHURST, R. A., Chancery Lane Man. North British & Merc., Fine Art & General; also Railway Passengers'.
- PAPWORTH, F. C., Law Courts Man. British General.
- PAPWORTH, J. D., Asst. Insp. Royal.
- PARFETT, R. H. W., Exeter Acting Man. National Employers'.
- PARK, A., Aberdeen Fire Supt. London & Lancs.
- PARK, J. K., Leeds Insp. British Equitable.
- PARKER, D. E., Foreign Fire Supt. Car & General; also Motor Union.
- PARKER, F. E., Fidelity Supt. Guardian.
- PARKER, G. H. N., Chelmsford Man. Norwich Union Fire.
- PARKER, H., Montreal Man. Sun Insurance.
- PARKER, H. G., Bristol Man. British Oak.
- PARKER, J. G., Joint Gen. Man. and Act. Imperial Life of Canada.
- PARKER, J. W., Cardiff Jt. Man. London Assurance; also Guildhall.
- PARKER, K. E., Bristol Man. Universal.
- PARKER, LOUDON, Agency Man. Car & General and Motor Union.
- PARKER, R. W., Newcastle Joint Man. Phoenix; also London Guarantee.
- PARKER, T., Birmingham Acctd. Sec., London & Lancashire and Law Accident.
- PARKER, W., Glasgow Insp. Scottish Widows'.
- PARKHOUSE, H., Asst. Agency Man. Commercial Union.
- PARKIN, L. H., Home Fire Supt. North British & Mercantile.
- PARKINSON, C., Bristol Man. Provincial; also Drapers' & General.
- PARKS, E., Luton Sec. British General.
- PARMENTER, A. E., Fire Man. United British; also Jt. Fire Man. Local Govt. Guarantee.
- PARR, W. E., Stoke-on-Trent Insp. Scottish Widows'.
- PARRISH, W. K., Brisbane Man. Sun Insurance.
- PARROTT, C. E., Brighton Sec. London & Lancs.
- PARROTT, K. A., Salisbury Insp. Ocean Accident.
- PARRY, D. H., Wrexham Insp. Royal.
- PARRY, J. B., Sec. North Staffordshire P.G.
- PARSON, W. G., Asst. Sec. Pearl.
- PARSONAGE, R. E., Maidstone Acctd. Supt. Phoenix; also London Guarantee.
- PARSONS, A. D., Bristol Man. Law Union & Rock.
- PARSONS, F. F., Exeter Man. Sun Life of Can.
- PARSONS, F. W. J., West End Man. Law Acctd.
- PARSONS, L. E., Gen. Man. National Employers' Mutual.
- PARSONS, M. J., Gloucester Insp. Beacon.
- PARSONS, W. H., Agency Man. General Accident Fire & Life; and General Life.
- PARTINGTON, O. W., Barrow Insp. London & Lancashire.
- PARTON, W. A., Wellington Man. Northern.
- PARTRIDGE, R. BOWERS, Acctd. Supt. (London) Scottish Life.
- PASCOE, G. P., Chairman Marine Underwriters' Assoc. of Western Australia.
- PASS, A., Sec. Liverpool & London Plate Glass.
- PATERSON, J., Sec. & Man. Clydesdale Glass.
- PATERSON, J. A. S., C.A., Sec. Scot. Reversionary.
- PATERSON, J. S., Glasgow Insp. Eagle Star.
- PATERSON, N. A., Dundee Insp. National Prov.
- PATON, A. G., F.I.A., Act. & Life Man. London Assurance.
- PATON, G. A., Colwyn Bay Insp. Liverpool & London & Globe.
- PATON, J. M., Port Elizabeth Man. Atlas.
- PATRICK, A. N., Man. Trade Indemnity.
- PATRICK, D. A., Plate Glass Man., H.O. Drapers' & General.
- PATRICK, H. G., Acctd. Man. Economic.
- PATTENDEN, C. E., Eastern Counties Man. National Provident.
- PATTINSON, F. A., Sheffield Man. Sun Life.
- PATTINSON, H. M., Birmingham Asst. Man. Royal.
- PATTISON, G. A. J., Liverpool Man. Royal Exchange; also National Provincial.
- PATTISON, J. J., Barnsley Insp. North British & Mercantile and Railway Passengers'.
- PATTISON, R., Newcastle Man. Licenses & Gen.
- PATTISON, T., Newcastle Man. Iron Trades Employers'.
- PATTISON, W., Gateshead Man. Co-operative.
- PATTON, E. D., New York Sec. Northern.
- PATULLO, J. M., Cardiff Asst. Man. General Accident Fire & Life.
- PAULDEN, R. W., Peking Man. Union of Canton; also North China Insurance Co.
- PAULIN, F. W., Edinburgh Life Man. Eagle Star, Edinburgh Sec. English & Scottish Fund.
- PAVLANTOS, T. P., Chief Agent for Greece, Car & General.
- PAWSON, F., Hull Man. Eagle Star.
- PAYNE, C. G., Bournemouth Insp. Union.
- PAYNE, E. V., Gen. Man. National Federation of Meat Traders.
- PAYNE, H. C., Jersey Insp. British Law.
- PAYNE, J. A., Glasgow Man. Union Marine & General.
- PAYNE, W., Derby Insp. North British & Mercantile; also Railway Passengers'.
- PAYNE, W. G., Brighton Man. Sun Insurance.
- PEACE, B. A., Birmingham Man. Provident Accident.
- PEACE, E., Ipswich Insp. County Fire.
- PEACHEY, A. N., Asst. Acctd. Man. United British and Local Government Guarantee.
- PEACHEY, C. A., Bournemouth Sec. Phoenix; also London Guarantee.
- PEACOCK, F. J., Lincoln Asst. Man. Liverpool & London & Globe.
- PEACOCK, J. A., Leeds Insp. Eagle Star.
- PEAKE, S. D., Belfast Asst. Man. Liverpool & London & Globe.
- PEARCE, A. D., Melbourne Man. South British.
- PEARCE, A. E., Suva (Fiji) Man. Union.
- PEARCE, E. H., Perth (Western Australia) Man. Yorkshire.
- PEARCE, F. N., Home Fire Supt. Legal & Gen.
- PEARCE, H., Man. Derwent and Tamar.
- PEARCE, H., Chairman Marine Underwriters' Association of Tasmania.
- PEARCE, K. B., London Non-Motor Supt. Bedford General; also Zurich General Accident & Liability.
- PEARCE, W., Manchester Sec. London Life.
- PEARCE, W. F., Chief Engineer and Gen. Man., National Boiler & General.
- PEARSE, A., Plymouth Supt. Railway Passengers'.
- PEARSE, F., Ipswich Insp. Union.
- PEARSE, G. S., Jt. Foreign Man. General Acctd.
- PEARSE, J. H., Norfolk and East Suffolk Man. Confederation Life.
- PEARSON, A. H., Gen. Man. Scottish Auto.
- PEARSON, D. E. W., Law Courts Insp. Friends' Provident & Century Life and Century.
- PEARSON, E. J., West End Man. British Equit.
- PEARSON, J., Gen. Insp. Refuge.
- PEARSON, M., Sec. National Plumbers' Mutual Plate Glass.
- PEARSON, N. T., Jt. Asst. Agency Man. Legal & General.
- PEAT, JOHN M., Dublin Man. Atlas.
- PEATIE, R. W., Edinburgh Asst. Man. Royal Exchange.

- PECK, E. R., London Man. Riunione Adriatica.
 PECKHAM, H. G. N., Canterbury Man. Sun Life.
 PEDDERSON, R. M., Agency Sec. Scottish Life.
 PEDERSON, C. H., New York Asst. Man. Thames & Mersey Marine.
 PEDLEY, N., Birmingham Insp. Sun Life.
 PEDOE, A., B.S.C., F.I.A., F.A.S., Actuary for Canada Prudential.
 PEEL, G. J. M., Cardiff Man. Sun Insurance. [President, Cardiff Insurance Institute.]
 PEEL, RICHARD, Gen. Man. Blackburn.
 PEARSON, B. A., Stoke Sec. Vulcan Boiler.
 PELLOWE, H., Winnipeg Man. North British & Mercantile.
 PENFIELD, A. J., San Francisco Sec. Atlas.
 PENMAN, W., F.I.A., Act. & Life Man. Atlas. [Treasurer Insurance Benevolent Fund; Chairman Actuaries' Club.]
 PENN, C. E., Sec. Liverpool Underwriters' Association.
 PENN, C. S., F.F.A., F.I.A., Sec. Scottish Life.
 PENN, E. W., Moorgate Insp. Sun Life.
 PENN, J. C., Plymouth Insp. Eagle Star.
 PENNINK, W. J. E., Pretoria Man. North Brit. & Mercantile.
 PENNY, W. S., Director of Agencies (Montreal), Sun Life of Canada.
 PENROSE, A. Le B., Swansea Sec. Legal.
 PENSTONE, E. G., Bedford Man. Sun Life.
 PENTREATH, H. L., Fenchurch st. Man. Alliance.
 PENWILL, J., Home Fire Supt. Royal Exchange.
 PEPPER, F. J., Ripon Insp. Provincial, and Drapers' & General.
 PEPLOE, S. R., Birmingham Man. North British & Mercantile and Rly. Passengers; also Fine Art & General.
 PEQUEGNAT, A. E., A.I.A., Asst. Gen. Man. Mutual Life of Canada.
 PERCIVAL, D., Surrey & Sussex Man., British Oak.
 PERCIVAL, G., Bedford Man. National Emplrs.'
 PERCIVAL, J. H., Belfast Sec. Scottish Amicable.
 PERCIVAL, S., Gen. Man. Cambrian.
 PERCY, D., Carlisle Insp. Zurich General Accident and Bedford General.
 PEREZ, I. E., Macclesfield Sec. Provincial and Drapers' & General.
 PERKINS, H. C. L., Luton Man. Guardian.
 PERKINS, H. G., Birmingham Man. Phoenix and London Guarantee.
 PERKINS, J., Birmingham Sec. Vulcan Boiler.
 PERKINS, J. R., Ryde (I.O.W.) Insp. Eagle Star.
 PERKINS, T. S., Edinburgh Asst. Man. Norwich Union Fire.
 PERKS, W., F.I.A., Asst. Actuary, Pearl.
 PERRIDGE, A. D., Stoke-on-Trent Man. Ocean Accident.
 PERROTT, A. K., Bristol Insp. Scottish Widows'.
 PERRY, C. M., Peterborough Insp. County Fire.
 PERRY, H., Nottingham Man. Sun Life.
 PERRY, H. S., Liverpool Man. & Underwriter, New Zealand.
 PERRY, J. S., Sournemouthe Man. State.
 PERRY, J. S., Newton Abbot Man. Local Government Guarantee.
 PERRY, W. T., Man. Ocean Accident.
 PESSINA, P., Joint Man. Swiss Reinsurance.
 PETERS, A. G., Leeds Man. Royal Exchange; also National Provincial.
 PETERS, D., Birmingham Man. Cornhill.
 PETERS, G. E., Dumfries Sec. Provincial; also Drapers' & General.
 PETERS, G. H., Sec. Contingency Ins.
 PETERS, K. K., Gen. Man. Northern. Chairman Insurance Flying Club; Chairman, London Salvage Corps.
 PETERSON, G. C., Chicago Man. Liverpool & London & Globe.
 PETTITT, L., Asst. Man. for Victoria, Atlas.
 PETTITT, W. F., Reading Man. Road Transport.
 PEYER, G. C., Foreign Fire Supt. Commercial Union.
 PEZZACK, R. P., Taunton Insp. Liverpool & London & Globe.
 PHELPS, A. E., Asst. Gen. Man. Royal Exch.
 PHELPS, R. C., Bristol Man. Provident Accident & White Cross.
 PHELPS-SMITH, C. W., Leeds Man. Universal.
 PHILCOX, H. J., Ilford Man. National Emplrs'.
 PHILLIPS, C. G., Hon. Sec. Swansea Insurance Institute.
 PHILLIPS, E. T., London (West End) Man. National Provident.
 PHILLIPS, A. E., Clifton (Bristol) Insp. General Accident.
 PHILLIPS, E. F., Asst. Sec. Clerical, Medical & General.
 PHILLIPS, E. W., F.I.A., Gen. Man. for Great Britain, Manufacturers Life. [Chairman, Institute of Actuaries Students Society.]
 PHILLIPS, F. S., Halifax and Huddersfield Sec. Sun Insurance.
 PHILLIPS, F. S. H., Aldershot Man. Army, Navy & General.
 PHILLIPS, H. M., North Wales Insp. Norwich Union Fire.
 PHILLIPS, H. W., Guildford Man. Commercial Union.
 PHILLIPS, J. J.P., Cardiff Man. North British & Merc. Fine Art & Gen.; also Rly. Pass.
 PHILLIPS, J. H., Cambridge Man. Licenses & General.
 PHILLIPS, J. H., British Sec. Scottish Life.
 PHILLIPS, J. S., Bristol Insp. Commercial Union.
 PHILLIPS, LOUIS, Newcastle Man. Alliance; also County Fire.
 PHILLIPS, L. H., Leeds Man. Car & General.
 PHILLIPS, P. C. F., Brighton Insp. Sun Life.
 PHILLIPS, S. W., London Jt. Asst. Sec. Scottish Equitable.
 PHILLIPS, T. A., President, American Institute of Actuaries.
 PHILLPOT, F. C., Huddersfield Man. Western Australian; also Atlantic.
 PHIPPS, C. B., Law Courts Man. Sun Insurance.
 PHIPPS, D. G., Westminster Insp. Sun Life.
 PICKARD, F. B., Hanley Insp. Beacon.
 PICKERING, A. E., Reading Man. Confed. Life.
 PICKERING, F., J.P., O.B.E., Sec. Bradford & District Chamber of Trades P.G.
 PICKERING, R. J., Manchester Asst. Man., London & Lancashire.
 PICKETT, F. E., Leicester Man. Cornhill.
 PICKETT, J. K., Asst. Man. & Sec. Dominion Life.
 PICKFORD, A., Leeds Acctd. Supt. London Assurance.
 PICKING, R. G., Croydon Man. Phoenix; also London Guarantee.
 PICKLES, R. C. W., Bristol Man. Cornhill.
 PICKUP, R. G., Leek Insp. Royal.
 PICKWORTH, H. R., Queensland Man. North British & Mercantile.
 PICKWORTH, J. H., Derby Insp. Liverpool & London & Globe.
 PIDOUX, A. J., Moorgate Insp. Sun Life.
 PIERCE, H. E., City Insp. Friends' Provident & Century Life and Century.
 PIERCE, W. H., Liverpool (City) Man. Liverpool & London & Globe.
 PIGGOTT, J. C. C., Birmingham Man. Norwich Union Life.
 PIGGOTT, R. G. J., Man. for Tasmania Scottish Union & National.
 PIKE, G. D., Edinburgh Man. Employers' Liab.
 PIKE, H. T., London Fire Manager, Union of Canton.
 PIKE, J. S., Controller, National Amalgamated Approved Society.
 PIKE, W. L., London Sec. Scottish Union & National.
 PILGRIM, J. A. E., Chelmsford Sec. General Accident Fire & Life.
 PILLING, D., Hull Man. Norwich Union Life.
 PILLING, H. J., Man. for Argentine, General Accident.
 PIMBLETT, T., Liverpool Sec. Standard Life.
 PIMBLETT, A. W., Brussels Man. North British & Mercantile.
 PINKERTON, A., Acctd. Supt. for Scotland, Phoenix and London Guarantee.
 PINKERTON, JOHN, Man. & Sec. Provident Accident & White Cross.
 PINKNEY, A. B., Kensington Man. National Employers'.
 PIPE, J. J., Sec. Royal London Mutual.
 PIPER, A. H., Ayr Insp. General Accident.
 PIPER, E. W., City Insp. Drapers' & General.
 PIPER, L. G., Reading Insp. Employers' Liability.
 PIRIE, G. F., Foreign Acctd. Supt. London & Lancashire.
 PITMAN & DEANE, LTD., Mans. & Secs., British Commercial.
 PITT, A. M., Man. for India and the East, National Employers'.
 PITT, A. M. D., Southampton Man. National Employers'.
 PITT, W., London Asst. Sec. Life Association of Scotland.
 PITTS, A. S., Asst. Sec. Car & General and Motor Union.

- PLAICE, W. G., Torquay Man. Gresham Fire.
 PLANK, M. H., Southwark Insp. Sun Insurance.
 PLANT, F., Manchester Supt. Commercial Union.
 PLANT, W. K., Hereford Sec. Alliance.
 PLASKITT, A. C., Manchester Fire & Acctd. Insp., Pearl.
 PLATT, F., Macclesfield Insp. Liverpool & London & Globe.
 PLATT, T. R., Chester Insp. Alliance.
 PLATTS, S. Q., Bristol Man. Royal Exchange and National Provincial.
 PLAYER, F. H., Southern Man. Iron Trades Employers'.
 PLEASS, E. A., Cardiff Man. British General.
 PLENTY, F. L., Haywards Insp. British General Accident.
 PLOWRIGHT, J., Burnley Insp. General Accident Fire & Life.
 PLOWNRIGHT, S. G. F., Wolverhampton Insp. Liverpool & London & Globe.
 PLUMB, H. C., Nottingham Sec. Standard Life.
 PLUMMER, E. N., Hastings Insp. Commercial Union.
 PLUMMER, NORMAN C., Birmingham Man. Liverpool & London & Globe.
 PLUMSTEAD, G. E., Norwich Sec. London & Lancashire.
 PLUMSTEAD, H. W., F.S.I., Deputy Surveyor, Prudential.
 PLUNKETT, T. H., London Sec. & Act., Crown Life.
 POCKNEY, G. J., Life Agency Supt. Alliance.
 POCKOCK, B. L. E., London Agency Man. Provident Accident & White Cross.
 POCKOCK, F. A., Hon. Sec., Insurance Rifle Club.
 POCKOCK, G. A., Croydon Life Insp. Eagle Star.
 POCKOCK, N. S. D., Bristol Sec. Northern.
 POLLAN, J. A., Investment Man., London Assurance.
 POLLARD, R. J., Newport (Mon.) Sec. General Accident.
 POLLARD, W., Sheffield Insp. Scottish Widows'.
 POLLETT, H., Bombay Sec. London & Lancs.; also National Mut. Life of Australasia.
 POLLITT, J. R., Sunderland Sec. General Accident.
 POLLOCK, W., F.S.I., Asst. Sec. National Provdt.
 POMEROY, A. G., M.A., Belfast Sec. Zurich General Accident.
 POND, H. W., Newcastle Man. Canada Life.
 POOK, F. G., Gen. Man. Mercantile & General.
 POOL, J. H., Liverpool Man. Iron Trades Employers'.
 POOLE, A. A., Aviation Man. Queensland.
 POOLE, F. A. G., Leicester square Insp. Sun Life.
 POOLE, F. R., Gloucester Insp. Atlas.
 POOLE, F. W. S., Birmingham Marine Underwriter, London & Lancashire.
 POOLE, H. A., Brighton Insp. Premier Motor Policies.
 POOLE, J. P., Shrewsbury Insp. Palatine.
 POOLE, R. H., Birmingham Man. Motor Union.
 POORMAN, W. F., Sec., American Institute of Actuaries.
 POPE, E. C., West-End Insp. Friends' Provident & Century Life and Century.
 POPE, G. HOWARD, Man. Australian Mut. Fire.
 POPE, J. R., Accident Supt. Caledonian.
 POPE, W. A., Manchester Sec. Caledonian.
 POPPLE, A. P., London (West End) Sec. Scottish Amicable.
 PORTAGE, A., Hon. Sec. & Treas. Institution of Fire Engineers.
 PORRITT, J. S., Liverpool Insp. British Equit.
 PORTOUS, G. C., Sec. Fire Offices' Committee.
 PORTER, J. E., Leeds Man. Sun Life of Canada.
 PORTER, C. G., Deputy Man. Gresham Fire & Accident and Asst. Foreign Fire and Acctd. Man. Legal & General.
 POTTER, G., Leeds Man. Sun Insurance.
 POTTER, H. L., Bournemouth Man. Sun Ins.
 POTTER, J. T., Supt. Acctd. Dept. Sun Ins.
 POTTER, N., Birmingham Man. Zurich Gen. Accident and Bedford General.
 POTTER, P. H., North London Man. British General.
 POTTER, R. C., L'pool Joint Man. Eagle Star.
 POTTER, T. H., Acctd. Claims Man. Universal.
 POTTER, T. J., Man. Travellers' Ins.
 POTTINGER, T. P., Shanghai Man. Sun Ins.
 POTTON, H., East London Man. United Legal also Yorkshire.
 POTTS, A. C., Singapore Man. British General, Palatine and Union.
 POTTS, F. W., North West London Sec. Life Association of Scotland.
 POTTS, PERCY, Newcastle Joint Man. Phoenix; also London Guarantee.
 POULTER, T. B., Dublin Insp. Yorkshire.
 POUNCEY, T. C., Dorchester Insp. Avon; also National Farmers'.
 POUNDS, R. H., East Lond. Man. Phoenix; also London Guarantee.
 POUPIARD, C. H., Hendon Man. National Employers'.
 POWELL, A., Man. for Australasia Liverpool Marine & General.
 POWELL, ARTHUR, Preston Man. British Engine Boiler.
 POWELL, D. I., Cambridge Insp. North British & Mercantile and Railway Passengers.
 POWELL, F., A.I.A., Senior Joint Act. Southern Life.
 POWELL, F. A., F.C.A., Sec. Britannic. [President Insurance Golfing Society of Birmingham.]
 POWELL, H. D., Watford Sec. Phoenix; also London Guarantee.
 POWELL, J. H., Walsall Insp. Royal.
 POWELL, N., Chester Insp. Employers' Liab.
 POWELL, W. ALLAN, Ltd., General Agents for Great Britain, Norden of Oslo. London Representatives, Royal Chartered General Fire of Copenhagen.
 POWELL, W. E., Hull Sec. British General.
 POWELL, W. F., Cardiff Man. Friends' Prov. & Century Life and Century.
 POWELL, W. H., Portsmouth Man. Gresham Life; also Gresham Fire & Accident.
 POWTER, M. A., Ipswich Insp. Eagle Star.
 POYNTON, R. E., Sec. Acctd. Dept. London & Lancashire.
 PRAGER, J., Man. General Marine Underwriters.
 PRATT, C. G., Halifax Insp. L'pool & L. & G.
 PRENTICE, O., Gen. Man. Sea.
 PRENTICE, R. N., Swindon Insp. Phoenix and London Guarantee.
 PRENTICE, R. S., Glasgow Asst. Man. Union Marine & General.
 PRESCOTT, H. V., Carlisle Man. Motor Union.
 PRESHAW, J. A., Perth Man. South British.
 PRESTON, A. F. W., Christchurch (N.Z.) Man. Sun Insurance.
 PRESTON, G. R., Cork Insp. Atlas.
 PRESTON, J., Manchester Insp. British Equit.
 PRESTON, J. E., B.A., F.I.A., Joint Act. Yorkshire.
 PRESTON, J. W. A., Bedford Insp. Atlas.
 PRESTON, R. W., Colombia Man. Sea.
 PRICE, C., Exeter Sec. London & Lancashire.
 PRICE, E. I., Bangor Sec. Alliance.
 PRICE, G. W., Exeter Insp. National Mutual Life.
 PRICE, H. F., Southampton Man. Warden.
 PRICE, J. O., Durban Man. North British & Mercantile.
 PRICE, T. W. D., Manchester Man. Phoenix; also London Guarantee.
 PRICE, W. E., Calcutta Sec. Nth. Brit. & Merc.
 PRIDE, J. C., Kingswood Sec. General Accident.
 PRIDDEY, A. H., Canadian Man. London & Scottish.
 PRIDDY, L. F., Southampton Sec. Friends' Provident & Century Life; also Century.
 PRIESTMAN, B., Act. & Sec. Beacon.
 PRINCE, J., Leeds Asst. Man. L. & L. & G.
 PRINGLE, J. D., Glasgow Man. Warden.
 PRITCHARD, A. W. G., Southampton Man. Eagle Star.
 PRITCHARD, H. R., Carlisle Sec. London & Lancs. also Law Accident.
 PRITTY, W. S., Glasgow Sec. Vulcan Boiler.
 PROCTOR, W., Blackpool Insp. Employers' Liab.
 PROCTOR, E. L. H., Accident Supt. Legal.
 PROCTOR, J. S., Chairman & Man. Dir. Renfrewshire Glass.
 PROCTOR, S., Whitehaven Insp. Royal.
 PROSSER, D. W., Norwich Insp. Eagle Star.
 PROVIS, C. W., Manchester Man. Avon and National Farmers Union.
 PRYKE, A. W., Golders Green Man. Legal & General.
 PUCKERING, S. W. E., York Sec. Sun Ins.
 PUGH, H. T., Manchester Insp. Eagle Star.
 PUGH, L., Cardiff Man. Yorkshire.
 PULFORD, C. W., Asst. Sec. Employers' Liab.
 PULLAR, G. L., Dublin Sec. Standard Life.
 PULLEYN, A. E., Sec. Aviation and General.
 PUNCHARD, E. G., Man. for New South Wales Phoenix; London Guarantee; also Southern Union of Australia.

- PURDIE, A. W., Southampton Man. Provincial also Drapers & General.
 PURDY, J. C., Hamilton, Ontario Man. Prudential.
 PURLING, J. W., Fakenham Insp. General Accident.
 PURSER, W. F., Man. for Scotland, Avon; also National Farmers.
 PURSER, W. W., Luton Insp. Norwich Union Life.
 PURSEY, S. G., Liverpool Man. Car & General.
 PURVES, W., Hon. Sec. & Treas., Edinburgh Insurance Nursing Club.
 PYCOCK, G. W. C., Grimsby Insp. Brit Oak.
 PYETT, E. H., Leeds Asst. Man. North British & Mercantile; also Railway Passengers'.
 PYKE, J. L., Newcastle Sec. Friends' Provident & Century Life and Century.
 PYM, T., Brighton Man. London Assurance.
 PYWELL, W. H. II., Leicester Insp. Palatine.
- QUANTRILL, A. E., Manchester Sec. Scottish Union & National.
 QUILLEY, G. P., Westminster Insp. Sun Life.
 QUILLISH, N. B., Preston Insp. Eagle Star.
 QUILTER, H. J., Gloucester Insp. Norwich Union Fire.
 QUIN, H. E., Nottingham Man. Alliance.
 QUINCY, H. J. M., North Wales Insp. Standard Life.
 QUINNEY, W., Leeds Sec. Vulcan Boiler.
- RABBATS, C. A., Croydon Man. Cornhill.
 RADCLIFFE, B. A., Bristol Life Supt. Phoenix.
 RADCLIFFE, W. R., Swansea Man. Royal.
 RADMALL, F. H., Leicester Life Sec. Phoenix.
 RAIKES, M. H., Oxford Man. National Employers' Mutual.
 RAILSTON, J., Barnsley Man. Co-operative.
 RAINE, T. D., Bradford Man. Liverpool & London & Globe.
 RAINGER, L. D., Kingston-on-Thames Sec. London & Lancashire.
 RAINS, W. H., Blackpool Man., Eagle Star.
 RAJES, E. W., F.I.A., Asst. Act. Phoenix.
 RAM, F. R., Motor Engineer, National Employers' Mutual.
 RAMSAY, JOHN, Sec. Stirlingshire F.S.
 RAMSAY, WM., Aberdeen Man. Canada Life.
 RAMSAY, W. T., Edinburgh Sec., National Mutual of Australasia.
 RAMSDEN, G. R., Reading Man. British General.
 RAMSEY, A. J., London Man. Congregational.
 RAMSEY, J. R., Dublin Man. National Employers' Mutual.
 RAMSEY, W., Ipswich Insp. Colonial Mutual Life.
 RAND, B. F., Reigate Insp. Essex & Suffolk.
 RANDALL, H. R., Taunton Man. Commercial Un.
 RANDALL, L., Bombay Man. Atlas.
 RANDALL, S. E., Cambridge Insp. Avon and National Farmers Union.
 RANKIN, M. S., Nottingham Sec. Northern.
 RANKINE, R. J., Ayr Insp. North British & Mercantile; also Railway Passengers'.
 RANKINE, S. J., Montreal Casualty Supt., Alliance.
 RANNIE, W. S., Aberdeen Insp. Employers' Liability.
 RANSON, E. M., Atlanta Asst. Man. Palatine and Union.
 RANSON, H., N.W. London Man. General Accident.
 RAPEP, P. S., Leeds Life Supt. North British & Mercantile.
 RASBACH, N. G., Bristol Man. Employers' Liability.
 RASCHER, H. F., New York Metropolitan Man., Ocean Accident.
 RATCHIFF, A. C., City Acctd. Supt. London & Lancashire.
 RATCHIFF, J. M.A., Man. & Sec. Methodist Ins.
 RATCHIFF, S., Sheffield Insp. Phoenix, also London Guarantee.
 RATCHIFF-ELLIS, A., Sec. Northern Employers'.
 RATHBURN, G. L., Cardiff Man. Eagle Star.
 RATTIE, J. J. & Sons, Dundee Mans., Scottish Plate Glass.
 RAWLINGS, R. H., Cambridge Insp. London Assurance.
 RAWLINSON, HAROLD, Hon. Conductor, Insurance Orchestral Society of London.
 RAWSON, V. E., Sheffield Man. National Employers' Mutual General.
 RAWSON, W., Cape Town Man., Northern; Man. for S. Africa, London & Scottish.
- RAWSTORNE, R., Preston Sec. Union.
 RAY, C. W. A., Asst. Sec. Prudential.
 RAYBOULD, D. F., Sec. Key.
 RAYFIELD, J. R., Chairman Guildford Centre London Insurance Institute.
 RAYMONT, J. M., Cheltenham Man. Royal.
 RAYNER, L. C., Liverpool Man. Midland Employers'.
 RAYNER, W. T., East London Insp. Sun Life.
 RAYNES, H. E., F.I.A., Act. & Life Man., Legal & General.
 READ, C. F., Bristol Man. Alliance and Westminster Fire.
 READ, F. K., Asst. Sec. Legal & General.
 READ, J. C., Norwich Man. Legal.
 READ, J. V., Sec. Marine.
 RECKYER, G. H., F.I.A., F.F.A., Act & Man., National Mutual.
 REDDOW, R. N., Portsmouth Insp. London Assurance.
 REDDOP, J. G., Alexandria Sec. Central and Liverpool & London & Globe.
 REDE, A. de, Hasselt Man. Ocean Accident.
 REDFORD, T. H., Leicester Sec. National Mutual Life of Australasia.
 REDMAN, H. H., Asst. Man. Prudential.
 REDSHAW, HARRY, Leeds Acctd. Supt. Scottish Union & National.
 REECE, W. P., Durban Sec. Northern.
 REED, C. N., Madras Man. Commercial Union and National of Great Britain. [Chairman Madras Fire Insurance Association].
 REED, F. R., Birmingham Electrical Engineer, British Engine Boiler.
 REED, H. F., Canterbury Man. Royal. [Chairman, Canterbury Centre Kent. Ins. Inst.].
 REED, J. E., Jt. City Man. Legal.
 REED, R. H., Surrey Man. Car & General.
 REED, R. L., West End Insp. British Oak.
 REED, W. O., Cambridge Insp. Eagle Star.
 REES, F. C., Carnarvon Insp. Federated Employers'.
 REES, L. R., Nottingham Man. Colonial Mutual Life.
 REES, W. T., General Insp. Pioneer Life.
 REEVE, A., Asst. Man. for South Africa, East Africa and Rhodesia Prudential.
 REEVE, W. G., Romford Insp. State.
 REEVES, F. C., Tunbridge Wells Man. Provident Accident & White Cross.
 REEVES, H., R.S.C., High Holborn Joint Man. Norwich Union Life.
 REEVES, M. S., Newark, N.J., Man. Liverpool & London & Globe.
 REEVES, W. A., Lincoln Sec. Phoenix; also London Guarantee.
 REID, A. K., London Insp. Pearl.
 REID, A. R., M.A., F.F.A., F.I.A., Investment Sec., Standard Life.
 REID, A. T., Natal Man. Liverpool & London & Globe.
 REID, C. E., Supt. of Agencies (Montreal), Sun Life of Canada.
 REID, C. N., Madras Acting Man. Commercial Union.
 REID, D. M., Greenock Insp. Caledonian.
 REID, E. E., Man. Dir. Lond. Life of Canada.
 REID, G. R., F.F.A., Asst. Sec. Scottish Widows'.
 REID, J., Cardiff Sec. Standard Life.
 REID, J. W., Glasgow Sec. Scottish Amicable Life.
 REID, R. A., Perth Insp. Royal.
 REID, R. R., Aberdeen Sec. Caledonian.
 REID, S. G., Toronto Man. Employers' Liab.
 REID, T. E., Dublin Sec. Guarantee.
 REID, W. C., F.F.A., Joint Act. Scottish Widows'.
 REINTJES, C. K., North London Sec. Phoenix.
 REIDPROFF, A., Man. Dir. Sterling Offices.
 RENNIE, W., Newcastle-on-Tyne Sec. London Life.
 RESTALL, J. A., Portsmouth Insp. British Gen.
 RETCHLESS, J. E., Scunthorpe Insp. Royal.
 REVELL, A. J., Perth, W.A., Man. London & Lancashire, also City Mutual Fire.
 REW, R. J., Manchester Insp. Scottish Widows'.
 REYNOLDS, A., Leicester Insp. Local Government Guarantee and United British.
 REYNOLDS, A. C., South-West London Insp. Sun Life.
 REYNOLDS, A. T., Westminster Insp. Sun Life.
 REYNOLDS, A. T., City Insp. London Assurance.
 REYNOLDS, A. T., Guildford Man. Provident Accident & White Cross.
 REYNOLDS, D., Newcastle-on-Tyne Man. Beacon.
 REYNOLDS, F., Chairman, Fire & Acctd. Underwriters' Assoc. of Tasmania.

- REYNOLDS, H. D., West-End Man. Liverpool & London & Globe.
 REYNOLDS, H. P., Liverpool Man. Canada Life.
 REYNOLDS, H. V., Man. for New South Wales. London & Lancashire; Man. Dir. City Mutual Fire; Man. Australian Alliance.
 REYNOLDS, J. W., Ashford Insp. Avon; also National Farmers.
 REYNOLDS, L. M., Melbourne Man. United Ins.
 REYNOLDS, P. C., City Asst. Sec. Standard Life.
 REYNOLDS, T. C., Asst. Gen. Man. & Sec. United.
 RHODES, G. A. S., Southampton Man. North British & Merc.; also Railway Passengers'; Southampton Sec. Fine Art & General.
 RHODES, R., York Man. Warden.
 RIBBECK, F. J., Dundee Sec. Sun Insurance.
 RICE, H. E., Dublin Man. British General.
 RICE, J. A., Ealing Insp. Royal Exchange.
 RICE, W. J., Asst. Man. Norwich Union Fire.
 RICE, C. D., M.A., F.I.A., Asst. Act. Provident Mutual Life.
 RICH, J. H. B., City Life Man. Prudential.
 RICHARDS, A., High Holborn Jt. Man. Newch Union Life.
 RICHARDS, A. F., Bombay Man. Eagle Star.
 RICHARDS, E. A., Ilford Sec. Drapers' & Gen.
 RICHARDS, G., Swansea Insp. Palatine and Union.
 RICHARDS, G. L. W., Asst. Home Fire Supt. North British & Mercantile.
 RICHARDS, H. G., Jt. Agency Man. Britannic.
 RICHARDS, R. L., Newport (Mon.) Man. State.
 RICHARDS, S. N., Western Man. Canada, Liverpool & London & Globe.
 RICHARDS, W. A., Sec. Gracechurch.
 RICHARDS, W. J., Cardiff Fire & Acctd. Man. Royal London.
 RICHARDSON, A. G., Sec. Marine Underwriters' Assoc. and Fire & Underwriters Assoc. of Tasmania.
 RICHARDSON, A. M., Underwriter (London) Phoenix; London Guarantee; also Union Marine. [Chairman, Institute of London Underwriters.]
 RICHARDSON, C., Huddersfield Insp. Eagle Star.
 RICHARDSON, D. C., London (Fleet street) Asst. Man. Norwich Union Life.
 RICHARDSON, H., West-End Insp. Friends' Prov. & Century Life and Century.
 RICHARDSON, H. H., Man. Dir. Western Accident & Guarantee.
 RICHARDSON, J. Y., Reading Man. National Employers'.
 RICHARDSON, O. B., Newcastle Sec. Northern.
 RICHARDSON, R., Leeds Sec. Guarantee.
 RICHARDSON, W., Hon. Sec. Bournemouth Centre Southampton Insurance Institute.
 RICHARDSON, W., Birmingham Man. Iron Trades Employers'.
 RICHARDSON, W. M., Leeds Sec. Scottish Prov.
 RICHER, C. A., London West-End Sec. Nat. Mutual of Australasia.
 RICHEY, C. J., Newcastle Fire Supt. Scottish Union & National.
 RICHMOND, C. O., Lancaster Insp. London & Scottish.
 RICHMOND, E. S., Fire Supt. Guarantee.
 RICHMOND, H., Preston Man. Sun Life.
 RICHMOND, R. M., A.C.A., Asst. Sec. Mercantile & General.
 RICKARDS, A., Preston Sec. London & Lancs.
 RIDDEL, J. H., Man. for Canada Eagle Star. [President Toronto Insurance Institute.]
 RIDDELL, J. S., Dundee Man. London & Scottish and Dundee Sec. Northern. [President, Dundee Insurance Institute.]
 RIDER, E. P., Cambridge Man. L. & L. & G.
 RIDER, S. E., Sec. Gresham Fire & Accident.
 RIDGE, C. H. W., Reading Man. Provident Accident & White Cross.
 RIDGWAY, W., Man. Cannon St., E.C. Sun Life.
 RIDLER, W. A., Cardiff Man. Motor Union.
 RIDLEY, R. C., Maidstone Sec. National Mutual Life of Australasia.
 RIDOUTT, A. E., Joint Sec. North Brit. & Merc.; also Sec. Fine Art & General.
 RIDPATH, P. W., Plymouth Man. Car & General.
 RIED, G. R., Underwriter Maritime.
 RIESCO, M. H., Croydon Man. Provident Accident & White Cross.
 RITCHIE, J., F.I.A., Gen. Man., Sec. & Actuary Sun Life.
 RIGDEN, L. H., Maidstone Fire Sur. Eagle Star.
 RIGGALL, E. CAREY, Louth Insp. Lon. & Lancs.
 RIGGIE, G., Burnley Insp. Liv. & Lon. & Globe.
 RIGNALL, R. C., Sheffield Insp. Eagle Star.
 RILEY, D., Bradford Insp. Palatine.
 RILEY, J. A., Cape Province Man. Prudential.
 RILEY, J. L., Cambridge Insp. Atlas.
 RIMMER, F. J., Sec. Elders.
 RINGWOOD, S. T., Lowestoft Insp. Gen. Acctd.
 RIPPINGDALE, C. N., Croydon Insp. Sun Life.
 RISELEY, A. H., President, Insurance Offices Lawn Tennis Association.
 RISELEY, F. L., Sec. British & Irish.
 RITCHIE, K., Launceston (Australia) Man., London & Lancashire.
 RITCHIE, K. I., Liskeard Insp. General Acctd.
 RITCHIE, W., Belfast Man. British General.
 RITCHIE, W. A. C., Dumfries Sec. Scottish Un. & National.
 RITSON, J., Man. Border Counties Farmers'.
 RITZEN, CH., Louvain Man. Ocean Accident.
 ROALFE, H. W., King's Lynn Insp. North British & Merc.; also Railway Passengers.
 ROBB, J. D., Otago Man. National of New Zealand.
 ROBB, J. H., Edinburgh Insp. Sun Life.
 ROBB, J. M., Dundee Man. General Accident.
 ROBERTS, A. G., Reading Man. Canada Life.
 ROBERTS, ALDO O., Man. and Sec. Welsh Calvinistic Methodist.
 ROBERTS, ALFRED, Asst. Agency Man. National Mutual.
 ROBERTS, C. E., Underwriter, Merchants' Marine.
 ROBERTS, E., Darlington Man. Co-operative.
 ROBERTS, E., Liverpool Man. Licenses & Gen.
 ROBERTS, E. F., Oswestry Insp. Commercial Un.
 ROBERTS, G. O., Bangor Man. Atlas.
 ROBERTS, H. N., City Man. Road Transport.
 ROBERTS, J. E., Dorchester Insp. Provincial and Drapers' & General.
 ROBERTS, N., Chester Insp. Law Accident.
 ROBERTS, N. S., Birkenhead Insp. Federated Employers'.
 ROBERTS, O. W., Newcastle Insp. Scottish Widows'.
 ROBERTS, S., Brisbane Man., W. Australian.
 ROBERTS, S. H., Colwyn Bay Man. Royal Exch.
 ROBERTS, W. E., West-End (London) Sec. Scottish Provident.
 ROBERTS, W. J., United States Man. Standard Marine.
 ROBERTSHAW, W., Sec., Keighley & Dist. Mutual Plate Glass.
 ROBERTSON, A., Edinburgh Man. Scottish Auto.
 ROBERTSON, A. J., Aberdeen Sec. Scot. Temp.
 ROBERTSON, A. T., Dublin Sec. British Engine, Boiler.
 ROBERTSON, E. B., Liverpool Joint Man. Gresham Life and Gresham Fire & Accident.
 ROBERTSON, F. W., F.F.A., F.I.A., Jt. Asst. Sec. Scottish Widows' Fund. [Hon. Sec. Faculty of Actuaries.]
 ROBERTSON, J., Dundee Man. Motor Union.
 ROBERTSON, JOHN, Edinburgh Asst. Man. Legal & General.
 ROBERTSON, J. A., Paisley Man. Scottish Auto.
 ROBERTSON, J. A. S., Manchester Sec. National Guarantee.
 ROBERTSON, J. M., Glasgow Insp. Century.
 ROBERTSON, J. T., Stirling Insp. General Acctd.
 ROBERTSON, M. C., Hon. Sec. Dundee Ins. Inst.
 ROBERTSON, P. B., Asst. Fire Man. Mercantile & General.
 ROBERTSON, R. A., Asst. Foreign Fire Man. Eagle Star.
 ROBERTSON, T., Edinburgh Acctd. Supt. Railway Passengers.
 ROBERTSON, THOS., Glasgow Man. British Engine Boiler.
 ROBERTSON, T. W., Dundee Sec. London Assur.
 ROBERTSON, W. A., F.F.A., Edinburgh H.O. Man. & Act., Century; also Friends' Provident & Century Life. [Chairman, Scottish Actuaries Club; President, Edinburgh Insurance Institute.]
 ROBERTSON, W. G., Dundee Asst. Sec. Caledonian.
 ROBERTSON, W. S., Wolverhampton Sec. Law Union & Rock.
 ROBINSON, A. E., Wood Green Man. National Employers'.
 ROBINSON, A. W., Manchester Man. United British and Local Government Guarantee.
 ROBINSON, C. C., Westminster Man. Norwich Union Life.

- ROBINSON, C. M., Acctd. Supt. Commercial Union.
- ROBINSON, C. R., Bristol Man. North British & Mercantile and Railway Passengers, Bristol Sec. Fine Art & General.
- ROBINSON, F., Carlisle Man. Provincial; also Drapers' & General. [Chairman, Carlisle Centre Newcastle Insurance Institute.]
- ROBINSON, Miss G., City Insp. Friends' Provident & Century Life and Century.
- ROBINSON, H., Sec. Cotton Trade.
- ROBINSON, H. A., City Insp. Provincial.
- ROBINSON, H. W., Law Courts Sec. Scottish Amicable Life.
- ROBINSON, J. R., New York Asst. Man. Phoenix and London Guarantee.
- ROBINSON, M., Penrith Insp. Royal.
- ROBINSON, R. S., Foreign Acctd. Supt. London Assurance.
- ROBINSON, R. V., Birmingham Man. (Prov. Life), Alliance.
- ROBINSON, W. A., Kingston Insp. Eagle Star.
- ROBINSON, W. B., Manchester Man, Gresham Life.
- ROBINSON, W. J., London Life Man. General Life.
- ROBSON, C. H., Leicester Square Insp. Sun Life.
- ROBSON, J. W., Act., Friends' Provident & Century Life.
- ROBSON, W. M., Norwich Insp. Edinburgh.
- ROCHESTER, W. K., Newcastle Man. Ocean Accident.
- ROD, B. B., Newcastle (N.S.W.) Man., South British.
- RODICK, R. M. M., M.A., F.F.A., Vice-President, Faculty of Actuaries in Scotland.
- RODIN, H. F., Montreal Dep.-Man. Union and Palatine.
- RODGER, D., Accountant, Caledonian.
- RODGER, W. B., Perth Insp. Yorkshire.
- RODGERS, ALFRED, Asst. Man. London Assur.
- RODGERS, A. L., Agency Man. Commercial Un.
- RODGERS, B. E., Man. Trustee Dept. Yorkshire.
- RODGERS, C. A., Leicester and Nottingham Life Sec., General Life.
- RODGERS, J. S., Inverness Man. Royal.
- RODWELL, G. E., Manchester Man. General Accident and Scottish Automobile.
- ROE, A. F., Brighton Asst. Man. Legal & Gen.
- ROE, F. W., Southampton Man. Provident Accident and White Cross.
- ROE, D. & SONS, Cairo and Alexandria Mans., North British & Merc.; also Railway Pass.
- ROGAN, J., Chester Sec. Phoenix; also London Guarantee.
- ROGERS, ARTHUR S., Gen. Man. London & Lancashire. [President, London Insurance Institute.]
- ROGERS, F., Leeds Man. Marine & General.
- ROGERS, H. N., Bristol Man. Yorkshire.
- ROLLITT, G. E., Coventry Sec. Scottish Union & National.
- ROLLS, M. W., Westminster Asst. Man. Norwich Union Life.
- ROLPH, H. A., Asst. Sec. Law Fire.
- ROMAGUERA, F. FERRER, Fire & Marine Man. for Spain, Phoenix; also Union Marine.
- RONEY, K. N., Spalding Insp. Norwich Union Fire.
- ROOME, E., Barnsley Insp. General Accident.
- ROONEY, S., West-End Asst. Sec. Life Assoc. of Scotland.
- ROOSE, T. A., Leeds Life Man. Phoenix.
- ROPER, D. H., Chairman Peterborough Centre Northampton Insurance Institute.
- ROPER, H. N., Port Elizabeth Man. London Assurance.
- ROSMOND, A. W., Asst. Man. & Sec. Guildhall.
- ROSE, A. R., Ludgate Hill Man. Royal Exchange.
- ROSE, D. C., St. Albans Man. Gen. Accident, and Scottish Automobile.
- ROSE, E., Birmingham Man. Atlas and Essex & Suffolk.
- ROSE, F., Newcastle-on-Tyne Man. L. & L. & G.
- ROSE, G. M., London Man. General Accident Fire & Life.
- ROSE, G. S., Chesterfield Insp. Royal.
- ROSE, H. C., Leeds Man. Iron Trades Employers'.
- ROSE, J. E., Vancouver Asst. Man. London & Lancashire.
- ROSE, Miss M., Birmingham Insp. Friends' Provident & Century Life and Century.
- ROSE, W., Glasgow Man. Liverpool & London & Globe.
- ROSE, W., Dublin Man. Sun Life of Canada.
- ROSENTHAL, L., Man. Pacific Coast, Thames & Mersey Marine.
- ROSEVEAR, E. G. P., Jersey Insp. Norwich Un. Fire.
- ROSS, A., Glasgow Insp. Colonial Mutual Life.
- ROSS, A. F., F.F.A., Joint Asst. Sec. Scottish Widows'.
- ROSS, A. G., New Plymouth Man. Sth. British.
- ROSS, B. M., Edinburgh Sec. Union.
- ROSS, H., Truro Insp. North British & Mercantile and Railway Passengers.
- ROSS, H., Elgin Insp. Yorkshire.
- ROSS, H. T. RUSSELL, Underwtr. Ocean Marine.
- ROSS, J. H., Brunswick: Man. Marine & Gen.
- ROSS, J. M., F.F.A., Sec. and Joint Actuary Scottish Amicable.
- ROSS, J. MUNN & Co., C.A., Secs. Scot. Licenses.
- ROSS, T. J., Glasgow Insp. Century.
- ROSS, W., F.F.A., Asst. Sec. Scottish Amicable.
- ROSS, W. A., Aberdeen Man. Sun Life.
- ROSS, W. G., Chairman Barrow Centre North Lancashire Insurance Institute.
- ROSS, W. M., Elgin Insp. Yorkshire.
- ROSSER, J. G. L., Exeter Insp. Clerical Medical & General.
- ROTHWELL, H. F., Sheffield Man. Royal Exchange.
- ROTHWELL, W. C., Bolton Man. Provincial; also Drapers' & General.
- ROUGH, F., Johannesburg Man. Commer. Union.
- ROUGHEDGE, H., Cardiff Man. Legal.
- ROUNSEFELL, S. R., Croydon Insp. Sun Life.
- ROURKE, E., Agency Man. Liverpool Victoria.
- ROUSSEAU, G., Charleroi Man. Ocean Accident.
- ROUT, L. A., Leeds Acctd. Man. Norwich U. F.
- ROUTH, H., Leeds Man. Eagle Star.
- ROUTLEY, H. I., Cardiff Man. Norwich Un. Fire.
- ROWAND, A. R., Cape Town Man. Ocean Acctd.
- ROWDEN, K. H., Haslemere Insp. Gen. Accident Fire & Life.
- ROWE, A. S., Wigan Insp. Royal.
- ROWE, D. T. R., Maidstone Insp. Northern.
- ROWE, H. B., Toronto Man. Royal Exchange.
- ROWE, H. S., Taunton Insp. Royal.
- ROWE, R. C. BURTON, President, Corporation of Insurance Brokers.
- ROWELL, A. H., B.A., F.I.A., Gen. Man. & Act. Clerical, Medical & General.
- ROWLAND, C. A., Law Courts Man. National Employers' Mutual.
- ROWLAND, R. H., New Zealand Man. Phoenix.
- ROWLAND, S. J., Sec. London Life.
- ROWNTREE, H., Man. Accident Dept. (London) Century.
- ROWSSELL, H. M. L., Guildford Sec. Legal & General.
- ROWSSELL, P. F., President, Exeter Ins. Inst.
- ROXBURGH, K. G., Launceston, Tasmania Man. Ocean Accident.
- ROYCE, F. W., Home Acctd. Man. London Assurance.
- ROYLE, A. L., Motor Man. Eagle Star.
- ROYLE, E., Torquay Insp. Royal.
- ROYLE, J. L., Manchester Acctd. Man. Norwich Union Fire.
- ROYNON, V. J., Kensington Sec. Gen. Acctd.
- RUBIE, J. E., Poole Insp. General Accident.
- RUBY, A. C., Winnipeg Man. Eagle Star.
- RUBY CHARLES, Gen. Man. Mut. Life of Canada.
- RUDDIMAN, T., Dunedin Man. London & Lancs.
- RUGEN, F. D., Liverpool Man. Co-operative.
- RUGGINS, D. H., Hull Insp. Guardian.
- RUGGLES-BRICE, J. A., West-End Man. Employers' Liability.
- RUGMAN, J. A., Cairo Man. Gresham Fire & Accident.
- RULE, J. H., Johannesburg Man. Liverpool & London & Globe.
- RUMBALL, G. E., F.I.A., Actuary for South Africa, East Africa and Rhodesia.
- RUMFITT, C. P., Jersey Insp. North British & Merc.; also Railway Passengers.
- RUMGAY, J. S., Dundee Sec. British General.
- RUNAGLE, A. D., London Claims Supt. Provincial; also Claims Man. Drapers' & General.
- RUNCIMAN, J. A., Glasgow Fire Supt. London & Lancashire.
- RUNDLE, E. J., Plymouth Man. General Acctd. and Scottish Automobile.
- RUNNELS-MOSS, R. St. J. R., Birmingham & Midland Counties Man. National Provident.
- RUSH, H. E., London, S.W. Sec. Vulcan Boiler.
- RUSHEN, H. J., Gt. Yarmouth Insp. Eagle Star.
- RUSHER, E. A., F.I.A., Act. Pioneer Life.

- RUSHMERE, H. W., Reading Sec. Scot. Equit.
 RUSSELL, A., Manchester Man. London & Lancs.
 RUSSELL, A., Liverpool Man. Prov. Mutual Life.
 RUSSELL, ALEC., Manchester Man. British Fire.
 RUSSELL, A. H., Melbourne Man. Brit. General and Commercial Union; Ocean Accident, Palatine and Union.
 RUSSELL, A. L., Southern Man. Legal.
 RUSSELL, C. F., Liverpool Insp. Friends' Provident & Century Life and Century.
 RUSSELL, FRANK, Stratford Man. North British & Mercantile and Fine Art & General; also Railway Passengers.
 RUSSELL, F. C., Stockport Man. Commercial Un.
 RUSSELL, F. W., Cardiff Asst. Man. Law Accident and London & Lancashire.
 RUSSELL, G. A., Dunedin (N.Z.) Man. Yorkshire.
 RUSSELL, J., Dundee Man. Alliance.
 RUSSELL, L. D., Southampton Asst. Man. Legal & General.
 RUSSUM, G. M., Gloucester Insp. London & Lancashire.
 RUTHERFORD, C. D., F.I.A., F.A.S., Associate Actuary (Montreal) Sun Life of Canada.
 RUTHERFORD, T. R., Newcastle-on-Tyne Insp. Federated Employers'.
 RUTTER, C., Sec. Car & General, Local Government Guarantee, Motor Union, United British, and Veterinary.
 RUTTER, E. V., Executive Sec. Phoenix.
 RUTTER, SIR FREDERICK PASCOE, Governor and Chairman, London & Lancs. Gen. Man. since 1898. Sub-Man., London & Lancs. from 1891. Asst. Sec. from 1889. Previously chief of the Foreign Dept. Commenced his insurance career with this Company in 1873.
 RUTTER, G. ALBERT, Sec. London & Lancashire, Law Accident and British Fire.
 RUTTER, R. B., Asst. Gen. Man. Midland Emp.
 RYALL, O., Accountant, Legal.
 RYAN, J., Carlisle Sec. Scottish Insurance.
 RYDER, S. L. C., Liverpool Man. Sun Life.
 RYDING, J. T., Oxford Sec. Union. (Chairman, Oxford Centre Reading Insurance Inst.)
 SAALER, E. C., North-West London Insp. Sun Life.
 SACKETT, F. G., F.F.A., Asst. Act., Wesleyan & General.
 SADLER, H. J., Liverpool Man. General Accident and Scottish Automobile.
 SADLER, T., Manchester Asst. Sec. Scottish Union & National.
 SAFFELL, C. F., West-End Insp. Friends' Provident & Century Life and Century.
 SAILLANT, P. DE L. DU, Paris Man. Yorkshire.
 SAILMAN, M. E. H., St. John (N.B.) Man. Ocean Accident.
 SALMON, V. H., Norfolk Insp. British Oak.
 SALT, M. H., Leeds Man. United British and Local Government Guarantee.
 SALTER, F. A., Finsbury Man. Norwich Union Life.
 SALTER, F. S., Portsmouth Sec. London & Lancs.
 SALTER, J., Plymouth Man. Legal & General.
 SALTMARSH, D. A., Chairman, Chelmsford Centre London Insurance Institute.
 SALUSBURY, W. T., Liverpool Sec. Scottish Union & National.
 SAMMAN, S. W., Metropolitan Man. Gresham Fire & Accident.
 SANDAY, W. J. W., Bristol Sec. Caledonian.
 SANDELL, F. L., Worthing Man. Gresham Fire & Accident.
 SANDERCOCK, C. J., Canterbury Man. Licenses & General.
 SANDERS, C. E., Man. for Canada, Atlas.
 SANDERS, L. W., Accident Supt. Sea.
 SANDY, R. F., Boston Insp. North British & Mercantile; also Railway Passengers.
 SANDYS, H. A., Belfast Sec. Scottish Union & National.
 SANFORD, R. U. E. A., Tiverton Insp. General Accident.
 SANGER, C. W., B.A., F.I.A., Asst. Act. Royal London Mutual.
 SANGSTER, J. H., Liverpool Insp. Beacon.
 SANKEY, A. T., Asst. Sec. United Legal.
 SARGEN, J., Newcastle-on-Tyne Man. Provident Mutual Life.
 SARGISON, J. J., Accdt. Man. Insurance Corporation of Ireland.
 SAUL, R. K., Plymouth Asst. Man. Norwich Union Fire.
 SAULLES, N. P. DE, Man. for Greece Gresham Life.
 SAUNDERS, E. A., Barrow-in-Furness Insp. General Accident.
 SAUNDERS, F. B., F.F.A., Liverpool Supt. Equity & Law.
 SAUNDERS, P. D., Swansea Insp. Beacon.
 SAUNDERS, R. M., Edinburgh Life Insp. Eagle Star.
 SAUNDERS, W. R., Man. for New Zealand, Commercial Union and London Assurance; also Ocean Accident.
 SAVAGE, R., Supt. for India, Calcutta, Guardian.
 SAVILL, R. A., Joint Hon. Sec., Kent Insurance Institute.
 SAWER, E., Birmingham Fire and Accdt. Insp. Pearl.
 SAWERS, A. B., Halifax Insp. Legal & General.
 SAWYER, T. F., Ipswich Insp. Provincial and Drapers' & General.
 SAYER, H. J., President, Insurance Athletic Association.
 SCANLAN, PHILLIP, F., Sec. Coal & Iron Trades.
 SCARFE, F. E., Norwich Man. Liverpool & London & Globe.
 SCARISBRICK, A., London West-End Sec. Scottish Union & National.
 SCARRATT, N., Chester Man. Royal.
 SCHILLING, F. C., Asst. Sec. General Life.
 SCHMIDT, K., Gen. Man. Munich Reinsurance.
 SCHMIDT, W., Gen. Man. (London), Aachen & Munich Fire.
 SCHOEN, E. M., Chicago Man. Atlas.
 SCHOFIELD, G. E., Bradford Insp. Caledonian.
 SCHOFIELD, H. B., Sheffield Man. Sun Life of Canada.
 SCHOFIELD, W. B., Southport Insp. Provincial and Drapers' & General.
 SCHOLEY, A., Hull Man. General Accident and Scottish Automobile.
 SCHROONRAAD, O. R., Cape Town Fire Supt. Phoenix.
 SCOTT, A. B., Liverpool Asst. Man. Sun Ins.
 SCOTT, A. H., Sheffield Sec. Norwich Un. Fire.
 SCOTT, A. R. W., London Sec. National Guar.
 SCOTT, C. J., Gloucester Insp. Royal.
 SCOTT, CHRISTOPHER, Newcastle Man. Commercial Union.
 SCOTT, D., Tunbridge Wells Insp. General Acct. Marine.
 SCOTT, D. G., Asst. Underwriter Standard Marine.
 SCOTT, E. W., Melbourne Man. for Australia, Yorkshire.
 SCOTT, F. C., Man. Dir. Provincial.
 SCOTT, G. E., Sheffield Man. Ocean Accident.
 SCOTT, H., Hull Man. Cornhill.
 SCOTT, HUGH, Belfast Man. Cornhill.
 SCOTT, H. B., Shanghai Sec. Liverpool & London & Globe; also Central.
 SCOTT, H. J., Winnipeg Supt. Ocean.
 SCOTT, J., Newcastle Supt., Phoenix.
 SCOTT, LESLIE, Leicester and Nottingham Sec. Scottish.
 SCOTT, N. T., Edinburgh Man. Sun Life.
 SCOTT, R., Edinburgh Man. Licenses & General.
 SCOTT, R. J., Edinburgh Man. Co-operative.
 SCOTT, R. W., Barnstaple Insp. Royal.
 SCOTT, W. B. C., Edinburgh Sec. Lond. Assur.
 SCOTT, W. D., Accdt. Supt. Scottish Union & National.
 SCOTT, W. G., Asst. Far Eastern Man. Atlas.
 SCOTT, W. H., Fire Supt. Employers' Liab.
 SCOTT, W. P., and J. A., c.c. Secs. Church of Scotland Fire.
 SCOTT, W. W., Carlisle Man. London Assurance.
 SCOTT & LEWIS, Durban Mans. Railway Passengers.
 SCRIMGEOUR, D. A. B., F.F.A., F.I.A., Asst. Act. Scottish Provident.
 SCUDAMORE, E. A., Liverpool Insp. Sun Life.
 SCUDAMORE, S. W., Portsmouth Man. Commercial Union.
 SEABROOKE, G. S., Law Courts Man. Friends' Provident & Century Life; also Century.
 SEAGER, E. C., Calcutta Man. Ocean Accident.
 SEAMER, S., Kings Lynn Sec. Essex & Suffolk.
 SEARL, P. E., Whitechapel Insp. Sun Life.
 SEARLE, A. C., Croydon Man. Sun Ins.
 SEARLE, F. W., Tunbridge Wells Insp. Sun Ins.
 SEARLE, J. S., Brighton Man. Legal & General.
 SEATON, F. W. B., Ripley Man. Co-operative.
 SEDGWICK, COLLINS (AGENCIES) LTD., London Fire Agents, Osaka Marine & Fire, New India and Yangtze.
 SEED, J. B., Nottingham Sec. Guarantee.

- SEED, COMM. R., R.N., Plymouth Man. National Employers'.
- SELF, ERNEST, Man. for Yorkshire, Norwich Un. Fire.
- SELF, N. H., Gen. Continental Man. Royal Ex.
- SELLAR, ALFRED S., M.A., F.F.A., London Man. Mutual Life & Citizens'; Attorney for United Kingdom Empire.
- SELLARS, C., Geelong Man. L. & L. & G.
- SENIOR, J. B., South London Sec. Life Assoc. of Scotland.
- SENIOR, L. S., President, Casualty Actuarial Society.
- SERRURIER, H. F., Johannesburg Man. Atlas.
- SEVER, H. S., Hon. Sec., Manchester Act. Socy.
- SEYERS, E., Preston Insp. County Fire.
- SEYMOUR, A. W. C., City Accident Supt. Royal.
- SEYMOUR, H. C., Asst. Sec. United Kingdom Provident.
- SEYMOUR, K. G., Exeter Fire Supt. Commercial Union.
- SEYMOUR, P. H., Leicester Insp. Employers' Liability.
- SHACKELL, H. H., Melbourne Sec. Atlas.
- SHADLOCK, J. W., Rawtenstall Insp. Federated Employers'.
- SHAKESPEARE, A., Caernarvon Sec. General Accdt.
- SHALING, L. E., Philadelphia Man. Ocean Accident.
- SHALLCROSS, CECIL F., U.S. Man. North British & Mercantile.
- SHALLCROSS, J. H., Preston Insp. Beacon.
- SHANKLAND, H. M., Cardiff Man. Ocean Accdt.
- SHANKS, D. H., Glasgow Man. Prov. Mut. L.
- SHANKS, J., Carlisle Sec. Sun Insurance.
- SHANKS, R. J., Glasgow Asst. Man. Norwich Union Fire.
- SHANN, C., Palmerston North, N.Z., Man. Liverpool & London & Globe.
- SHANNON, T. W., British & Foreign Asst. Man. Dominion of Canada.
- SHARLAND, W. D., Man. for South Australia, Phoenix and London Guarantee; also Adelaide Man. for Southn. Un. of Australia.
- SHARMAN, G. G., Underwriter (Marine Dept.) Atlas; Caledonian; Lon. & Prov. Marine; World Auxiliary; also World Marine.
- SHARMAN, J. W., Wandsworth Man. Commercial Union.
- SHARMAN, PERCY R., City Man. Phoenix; also London Guarantee.
- SHARP, A., Invercargill (N.Z.) Man. National of New Zealand.
- SHARP, E. P., Home Fire Supt. Sun Insurance.
- SHARP, H. G., F.F.A., F.I.A., Man. & Act. Scot. Widows'.
- SHARP, N. M., Asst. Sec. London & Lancashire.
- SHARP, J. H., Sth. Rhodesia Man. Prudential.
- SHARPE, B. C., Nottingham Man. Zurich and Bedford General.
- SHARPE, K. P., Sth. West Lond. Insp. Sun Life.
- SHARPE, R. C., Bognor Regis Man. Yorkshire.
- SHARROCK, C., Underwriter National Parcels.
- SHATTOCK, B. F., Home Fire Supt. Gresham Fire & Accident.
- SHAW, D., Chesterfield Insp. North British & Mercantile.
- SHAW, F. A., Nottingham Man. Edinburgh & National of Great Britain.
- SHAW, F. IVAN, Scarborough Insp. Royal.
- SHAW, F. V., Accident. Supt. Royal.
- SHAW, H., Gen. Man. Red Star.
- SHAW, I. St. C., Edinburgh Insp. Scottish Widows'.
- SHAW, P. W., Barnstaple Insp. Employers' Liability.
- SHAW, R., Penrith Insp. Provincial and Drapers' & General.
- SHAW, R. P., Edinburgh Fire & Accdt. Insp. Pearl.
- SHAW, S. B., London (City) Man. Royal Exchange.
- SHAW, W. J. E., Belfast Man. Ocean Accident.
- SHAW, W. S., Birkenhead & Wallasey Man. Royal.
- SHEARN, B. G., Nuneaton Man. Co-operative.
- SHEARER, A., Glasgow Man. British Oak.
- SHEARSMITH, H., London Fire Supt. Royal and Liverpool & London & Globe.
- SHEEDY, F. E., Man. for Eire London Assur.
- SHEFFE, C. D., New York Asst. Man. London Assurance.
- SHEFFIELD, F. V., Asst. Home Accdt. Man. Legal & General.
- SHELLARD, H. M. T., Brighton Man. Commercial Union.
- SHELLARD, THOMAS H., Bristol Man. Atlas. also Essex & Suffolk Equitable.
- SHELTON, F. R., Nth. London Man. Canada Life.
- SHEPARD, R. H., Guernsey Insp. General Accdt.
- SHEPHERD, B. B., London (West End) Man. Sun Life of Canada.
- SHEPHERD, F. J. C., Fenchurch street Man. Sun Life.
- SHEPHERD, G. D., Sec. Cardiff & Penarth P.G.
- SHEPHERD, G. W., Sec. United Standard Fire & General.
- SHEPHERD, H., Dundee Man. Beacon.
- SHEPHERD, W., Aberdeen Insp. Beacon.
- SHEPLEY, H. H., Man. for United Kingdom Southern Life.
- SHEPPARD, G. V., Barnsley Man. Commercial Union.
- SHERMAN, C. H., Chairman Lloyd's Insurance Brokers' Association.
- SHERMAN, W. G., Maidstone Man. National Employers' Mutual.
- SHERRATT, J. G., Coventry Insp. Norwich Un. Fire.
- SHERRIFF, F. H., F.I.A., Asst. Man., H.O., Prov. Mutual Life.
- SHERWIN, A. H., Adelaide (S.A.) Man. Alliance.
- SHERWOOD, E. B., Belfast Man. Comm. Union.
- SHERWOOD, T. B., Manchester Man. Commercial Union.
- SHERWOOD, W. F., Croydon Man. Liverpool & London & Globe.
- SHIELL, C. M. R., H.O. Insp. Life Assoc. of Scotland.
- SHILLAM, T. F., Leeds Man. Law Union & Rock.
- SHILLITO, N. W., M.A., Asst. London Man. Royal and Liverpool & London & Globe; Asst. Sec. Central.
- SHIPP, G. E., Llandudno Insp. Commel. Union.
- SHIPLEY, H. R., Kingston-on-Thames Man. Sun Insurance.
- SHIPLEY, W., Sheffield Asst. Man. Liverpool & London & Globe.
- SHIPTON, C. N., Mincing Lane Sec. Scottish Union & National.
- SHIRREFFS, A., Aberdeen Man. Liverpool & London & Globe.
- SHIRTCLIFFE, J. F., Rangoon Man. Ocean Accdt.
- SHOOSMITH, R. O., Cape Town Man. Royal Exchange.
- SHORE, D., Chesterfield Insp. Railway Passengers.
- SHORROCK, J. L., Doncaster Sec. Gen. Accdt.
- SHORT, J. L., South London Insp. British Oak.
- SHORT, OSWALD M., O.B.E., Newcastle Sec. Scottish Life.
- SHORT, R. W., Trowbridge Insp. Sun Ins.
- SHORTER, A. V., Wellington Man. & Supt. for New Zealand, Atlas.
- SHOTBOLT, F. H., Cheltenham Insp. Union.
- SHOTTON, W. E., Coventry Insp. Caledonian.
- SHOWELL, E. L., Piccadilly Man. Union.
- SHERWSBURY, A. H., F.I.A., Sec. and Actuary Law Union & Rock.
- SHERWSBURY, F. R., Mercantile Man. Liverpool & London & Globe.
- SHUTTLEWORTH, C. H., President Middlesbrough Insurance Institute.
- SHUTTSBROUGH, C. R., Bristol Man. Norwich Union Fire.
- SHUKER, R., Middlesbrough Insp. Employers' Liability.
- SHUTTLEWORTH, R., Hull Fire & Accident Insp. Pearl.
- SIBLEY, A., Man. for Queensland, Phoenix, also London Guarantee; Brisbane Man. Southern Union of Australia.
- SIDDLE, W. P., Leicester Supt. Equity & Law Life.
- SIDNEY, E. H., Swindon Insp. Comm. Union.
- SIGGINS, J. A. E., Belfast Man. Midland Employers'.
- SIGEE, E. L., Hineckley Insp. Norwich Union F.
- SIGLEY, T., Leek Insp. British General.
- SILVERSIDES, H. T., Mincing Lane Mercantile Man. Yorkshire.
- SILVEY, W., Cardiff Man. Co-operative.
- SILVEY, W. E., Romford Sec. Norwich Un. Fire.
- SIM, R. A. W., Glasgow Insp. Colonial Mutual Life.
- SIM, W. B., Aberdeen Sec. Scottish Ins.
- SIMM, T. L., Newport (Mon.) Insp. Royal.
- SIMMONDS, H. T., Bognor Regis Insp. Phoenix and London Guarantee.
- SIMMONDS, R. C., F.I.A., Act. Alliance. (Hon. Sec. and Treas. Gallo Club; Sec. Inst. of Actuaries.)

- SIMMONS, B. I. J., Bournemouth Insp. British Oak.
- SIMMONS, E. J. Y., Asst. Man. Equitable Life; also University Life.
- SIMMONS, L. H., Man. for Midlands Brit. Gen.
- SIMMONS, R., Birmingham Supt. British Gen.
- SIMMONS, R. B., Bournemouth Insp. General Accident.
- SIMMONS, T. G., Belfast Man. Legal & General.
- SIMONS, A. G., Asst. Act. Eagle Star.
- SIMONS, W. G. T., Asst. Sec. Law Un. & Rock.
- SIMPIN, H., Birmingham Man. National Provincial; also Royal Exchange.
- SIMPSON, A. D., Wick Insp. Royal.
- SIMPSON, G. H., Ipswich Insp. Clerical, Medical & General.
- SIMPSON, G. S., Scarborough Insp. Provincial; also Drapers' & General.
- SIMPSON, Lt.-Col. G. S., D.S.O., Agency Man. Scottish Temperance.
- SIMPSON, J., Agency Man. Co-operative.
- SIMPSON, J. DYER, Gen. Man. Royal; also Liverpool & L. & Globe, and Central; also Legal.
- SIMPSON, J. W., Supt. at Large (Montreal) Sun Life of Canada.
- SIMPSON, W. Leeds Life Sec. Scot. Un. & Nat.
- SIMPSON, W. S., Agency Man. National Mutual Life.
- SIMPSON, W. S., Bolton Sec. London & Lancs.
- SIMONS, A. J., Gloucester Insp., Eagle Star.
- SINCLAIR, J., Law & Investment Sec. Life Assoc. of Scotland.
- SINCLAIR, J. M., Singapore Sec. Norwich Union Fire.
- SINCLAIR, W. A., Carlisle Insp. North British & Mercantile; also Railway Passengers.
- SINGLETON, H. B., Grimsby Insp. Eagle Star.
- SISLING, A. E., Nottingham Man. Liverpool & London P.G.
- SJORMAN, N. L., Gen. Man. Skandinavia.
- SKEGG, WILFRID, Auckland, N.Z., Man. Alliance.
- SKELLY, A. B., Bradford Insp. General Acctd.
- SKELT, A. J., Fenchurch Street Asst. Man. Sun Life.
- SKELTON, G. W., Sheffield Man. Confederation Life.
- SKEMPTON, L., Nottingham Man. Royal.
- SKETCH, R. M., Auckland, N.Z., Man. Phoenix.
- SKETCH, RALPH YEO, Man. Dir. Phoenix. Gen. Man. 1920. London Man. General Accident. Fire & Life 1912. Foreign Man. 1909. South African Man. Ocean Accident & Guarantee 1902.
- SKILLICORN, E. A., Northampton Sec. General Accident.
- SKINNER, J. H., Joint Man. Dir. Royal London Mutual. [Acting President Insurance Offices' Amateur Swimming Association.]
- SKINNER, T. J., Swansea Insp. Scottish Insur.
- SKIPWORTH, G., Invercargill, N.Z., Man. Alliance.
- SLACK, R. A., Insp. H.O. Yorkshire.
- SLADEN, A. G. L., West End Man. Norwich U.F.
- SLATER, W. S., Melbourne Man. Alliance.
- SLATTERIE, N., Victoria Man. Sun Ins.
- SLATTERY, J., Sec. Oldham & Counties Farmers' Fire.
- SLEE, A. G., London Fire & Acctd. Insp. Pearl.
- SLEE, E. J., Kendal Insp. Beacon.
- SLEIGH, J. G., Man. Dir. Prov. Assoc. of Lond.
- SLIGHT, J. G. J., Hon. Sec. Portsmouth Insurance Institute.
- SLINN, S. B., Watford Insp. Eagle Star.
- SLIPPER, S. A., Asst. Sec. Car & Gen.; also Motor Union.
- SLOAN, W. R., Vancouver Man. Royal Exchange.
- SLOPER, F. C., Cardiff Life Supt. Phoenix.
- SLY, S. C., Strand Insp. Sun Life.
- SMALL, G., Cardiff Sec. U.K. Provident.
- SMALL, H. C., Asst. Marine Underwriter.
- SMALL, T., Leicester Man. Marine & General.
- SMALLCOMBE, H. R., Plymouth Man. Legal.
- SMALLIE, G. A., Benoni Insp. Ocean Accident.
- SMART, E. D. A., Inverness Sec. North British & Merc.; also Railway Passengers'.
- SMART, W. P., Birmingham Sec. Caledonian.
- SMEATON, P. H., Paisley Insp. Royal.
- SMETHEURST, E., Chester Man. Avon; also National Farmers Union Mutual.
- SMIDT, H. E. DE, B.A., F.F.A., Joint Actuary, Southern Life.
- SMITH, A. CROUCH, Liverpool Sec. Life Assoc. of Scotland.
- SMITH, A. C. P., Plymouth Man. British Oak.
- SMITH, A. G., Marine Underwriter Hull Underwriters'.
- SMITH, A. J., Dundee Man. Employers' Liab.
- SMITH, ALBERT, Gen. Man. British India Gen.
- SMITH, ALFRED E., Bristol Sec. Nat. Mutual.
- SMITH, A. NELSON, Brighton Insp. Provincial.
- SMITH, A. P., Man. East of Scotland, Legal.
- SMITH, A. T., Birmingham Man. Yorkshire.
- SMITH, A. W., Dundee Man. Eagle Star.
- SMITH, CHARLES A., London Sec. London & Lancashire.
- SMITH, C. E., Portsmouth Man. Friends' Provident & Century Life and Century.
- SMITH, C. L., West London Man. Sun Life.
- SMITH, C. M., United States Asst. Man. Car & General.
- SMITH, C. P., Croydon Sec. London & Lancs.
- SMITH, C. W., Gen. Man. Road Transport.
- SMITH, D. A., Taunton Insp. National Providt.
- SMITH, E., Manchester Fire & Accident Insp. Pearl.
- SMITH, E. H., Catford Man. Sun Ins.
- SMITH, E. N., Grimsby Insp. Royal. [Hon. Sec. Grimsby Centre, Hull Insurance Institute.]
- SMITH, F. G., Sec. Brentwood Tradesmen's P.G.
- SMITH, F. J., Fidelity & Contract Guarantee Man. British General.
- SMITH, F. W. E., Lincoln. Sec. National Providt.
- SMITH, G. A., Warwickshire Sec. Law Union & Rock.
- SMITH, G. BOWMAN, Asst. Act. Colonial Mutual Life.
- SMITH, G. RANKIN, Head Office (Edinburgh) Sec. Scottish Equitable.
- SMITH, G. S., Bloemfontein Man. Ocean Acctd.
- SMITH, G. T., Argentine Man. North British & Mercantile.
- SMITH, H., Newcastle Man. Sun Insurance.
- SMITH, HARRY, Birmingham Sec. Scottish Temp.
- SMITH, H. E., Man. & Sec. National Guarantee and Suretyship. [President, Edinburgh Insurance Society.]
- SMITH, H. J., IRDALE, Carlisle Man. Cornhill.
- SMITH, J. GIBB, Hamilton Man. Commercial Union; also Edinburgh.
- SMITH, J. J., Birmingham Man. Provident Mutual Life.
- SMITH, JAMES, Glasgow Man. Legal.
- SMITH, JAMES, Leicester Man. Reliance Fire & Accident.
- SMITH, J. H. BOWER, Canterbury Insp. Phoenix and London Guarantee.
- SMITH, J. P., Cardiff Man. Norwich Union Life.
- SMITH, JOHN, Glasgow Asst. Sec. Scottish Union & National.
- SMITH, L., Slough Sec. Phoenix and London Guarantee.
- SMITH, L. T. S., Margate Insp., Sun Ins.
- SMITH, M. L., Manchester Man. Employers' Liability.
- SMITH, N. LESLIE, Fire Man. Nat. Employers'.
- SMITH, P. E., Manchester Sec. Scottish Widows'.
- SMITH, P. H., Plymouth & Devonport Man. Nth. Brit. & Mer. and Railway Passengers; also Plymouth Sec. Fine Art & General.
- SMITH, PERCIVAL H., Sec. Monmouthshire & S. Wales Employers'.
- SMITH, PHILIP J., Bristol Man. Licenses & Gen.
- SMITH, PHILIP J., Leicester Insp. London Assur.
- SMITH, R. E., Canterbury Man. Provident Accident & White Cross.
- SMITH, R. FORSTER, Man. for Canada (Montreal) Central and Liverpool & London & Globe.
- SMITH, R. GORDON, F.F.A., F.I.A., President Faculty of Actuaries.
- SMITH, R. C., Adelaide Man. Employers' Liab.
- SMITH, R. H., Santiago Sec. Liverpool & London & Globe.
- SMITH, R. H., Melbourne Man. Royal Exchange.
- SMITH, R. H. H., Bournemouth Man. British General.
- SMITH, R. M., Peterhead Insp. Royal.
- SMITH, ROBERT, Manchester Acting Sec. Scottish Equitable.
- SMITH, ROBERT, Aberdeen Man. Warden.
- SMITH, S., Kingston Insp. Eagle Star.
- SMITH, S. C., Calcutta Man. Employers' Liability.
- SMITH, S. F., City Insp. Friends' Provident & Century Life and Century.
- SMITH, S. R., Leeds Man. Norwich Union Life.
- SMITH, SYDNEY, Cardiff Insp. Scottish Widows'.
- SMITH, T. GREIG, Edinburgh Insp. Bedford General and Zurich General Accident.
- SMITH, T. WILSON, Deputy Man. for S. Africa Atlas.

- SMITH, V. C., Leicester Man. Phoenix; also London Guarantee.
- SMITH, WALTER E., Liverpool Sec. Guarantee.
- SMITH, WILLIAM, Man. & Sec. National Motor Accident.
- SMITH, W., Liverpool & Manchester Man. Universal.
- SMITH, W., Newcastle Man. National Mutual London.
- SMITH, W., Manchester West Insp. Sun Life.
- SMITH, WALTER G., London (City) Insp. Scottish Widows.
- SMITH, W. R., London Sec. Scottish Provident.
- SMITH-GOOD, L., Leeds Insp. Friends' Provident & Century Life and Century.
- SMITHER, B., Sec. Clerical, Medical & Gen.
- SMITHER, R. L., Kent Insp. Mutual Property.
- SMITHIES, F., Leicester Man. Atlas.
- SMULLEN, R. H., Belfast Life Sec. North British & Mercantile.
- SNAPE, J., Leicester Sec. British Engine Boiler & Electrical.
- SNAPE, P., Bournemouth Man. Cornhill.
- SNEDDON, A. W., Gen. Man. and Act. Australian Mutual Provident.
- SNELL, E. N., Asst. Aldwych (London) Man. General Accident.
- SNELL, S. E., Aberystwyth Sec. Gen. Accident.
- SNOODGRASS, ADAM ALEX., Man. Pioneer Life.
- SNOODGRASS, W. A. R., Plymouth Insp. Atlas.
- SNOW, E. C., D.Sc., Hon. Sec. Royal Statistical Society.
- SNOW, H., Exeter Supt. Norwich Union Fire.
- SNUSHALL, G. E., Dudley Insp. Royal.
- SNUSHALL, K. W., London City Sec. Phoenix.
- SOHR, Dr. F., Gen. Man. for Belgium, Eagle Star.
- SOMERFORD, R. G., Ipswich Man. Royal Exch. and National Provincial.
- SOMNER, E. C., Jt. Sec. Scottish Union & Natl.
- SORBE, J., Castle Douglas Insp. Avon and National Farmers Union.
- SORDY, W., Alnwick Sec. Phoenix; also London Guarantee.
- SORENSEN, J., Maidstone Man. Liverpool & London & Globe.
- SOUTAR, W. K., Bristol Man. Road Transport.
- SOUTHCOMBE, C. F., Hull Sec. Canada Life.
- SOUTHEY, A. F., Newcastle Man. Sun Life of Canada.
- SOUTHEY, L. J., Hon. Sec., Transvaal Insurance Institute.
- SOUTHWELL, N. B., Sec. Bankers & Traders.
- SOUTHWELL, S. A., South African Man. Sun Ins.
- SPAFFORD, A. M. C., Bristol and Cheltenham Man. State.
- SPARK, G. V., Exeter Man. Drapers' & General and Provincial.
- SPARK, J. P., Hexham Insp. Provincial and Drapers' & General.
- SPARKS, R., Asst. Acctd. Man. Beacon.
- SPARROW, G. F., Belfast Man. North British & Mercantile, also Railway Passengers'.
- SPATTA, E. G., Deputy Agency Man. Eagle Star.
- SPATZ, R. F. B., Calcutta Sec. Liverpool & London & Globe.
- SPEAR, S. V., Life Man. Economic.
- SPELMAN, W. C., United States Marine Man. Phoenix; also Union Marine.
- SPENCE, A. D., Man. for Australia, London Assurance.
- SPENCE, FLEMING, Bristol Sec. Scottish Widows'.
- SPENCE, G. A., Cupar Insp. General Accident.
- SPENCE, J. W., Newcastle Insp. Eagle Star.
- SPENCE, P. M., Financial Sec. Liverpool & London & Globe; also Royal.
- SPENCE, W. S., Man. British & Foreign Marine.
- SPENCER, A. E., Sec. Alliance (Prov. Life Fund).
- SPENCER, A. N., Liverpool Insp. Sun Life.
- SPENCER, F. H., San Francisco Asst. Man. Palatine and Union.
- SPENCER, F. R., Hon. Sec. Doncaster Centre, Yorkshire Insurance Institute.
- SPENCER, H. H. H., Bournemouth Insp. County Fire.
- SPENCER, J., F.I.A., Act. & Man. English & Scottish Fund.
- SPENCER, R. C., Bristol Sec. Vulcan Boiler.
- SPENCER, R. C. W., Exeter Sec. Vulcan Boiler.
- SPENCER, T. R., Ipswich Man. Norwich Union Fire.
- SPIER, F. W. D., Isle of Man, Insp. Sun Ins.
- SPIERS, E., Leicester Insp. Atlantic.
- SPIERS, G. W., Agency Man. Beacon.
- SPIERS, J. E., West-End (London) Insp. Cornhill.
- SPIERS, R., Gen. Sec. Coventry Medical & Surg.
- SPILLER, C., Fire Man. Guildhall.
- SPILLER, T. W., Southampton Man. Law Acctd.
- SPILLER, W. H. & SON, LTD., London Correspondents Christiana General, Svea, Nye Danske Fire.
- SPILLING, B. G., Bournemouth Asst. Man. Norwich Union Fire.
- SPINK, J. C., Bristol Man. Norwich Union Life.
- SPINK, W. S., Worcester Man. Royal.
- SPINKS, G. H., Lewisham Man. Nat. Employers'.
- SPINNEY, W. S., Aylesbury Insp. County Fire.
- SPITE, J. L., Stoke Insp. North Brit. & Merc.
- SPIVAKOFF, M., South London Man. Norwich Union Life.
- SPOORS, R. E., Exeter Man. Motor Union.
- SPRINGETT, C., Sec. Okehampton Mutual P.G.
- SPRINGETT, H. G., Southend Insp. Eagle Star.
- SPROTT, T. R., Hull Man. Ocean Accident & Guarantee.
- SPRY, Miss I. F., Hon. Sec. Worcester Centre Birmingham Insurance Institute.
- SPURGEON, E. F., F.I.A., Dep. Gen. Man. Prudential.
- SPURWAY, F. H., Maidstone Man. Eagle Star.
- SQUIBB, H. T., London Agency Man. Licenses & General.
- SRAWLEY, H. J., Bedford Insp. Norwich Union Fire.
- STARLES, W., Aberdeen Asst. Man. Commercial Union and Union.
- STARLES, WM., Aberdeen Asst. Man. National of Great Britain.
- STACKARD, H. E., Bombay Man. Commercial Union; also British General. (President, Bombay Accident Insurance Association, Chairman, Fire Salvage Assoc. of Bombay.)
- STACKHOUSE, J. W., Adelaide Man. Caledonian.
- STAFFORD, G. A., Fire Man. Avon; also National Farmers.
- STAILING, R. L., Man. for Canada, Sun Ins.
- STAINBURN, C. G., Asst. Fire Man. Commer. Un.
- STAINER, H. L., New South Wales Man. North British & Mercantile.
- STAINSBY, A. T., Manchester Man. Manufacturers Life.
- STALEY, H. J., City Sec. Vulcan Boiler.
- STANCLIFF, H. F., Chesterfield Insp. Eagle Star.
- STANCOMBE, R. H., Taunton Insp. Beacon.
- STANDING, C. F., Lewisham Man. Commerce. Un.
- STANHAM, D. J., Swindon Man. Provident Accident & White Cross.
- STANHOPE, C. E., Huddersfield & Leeds Man. Legal.
- STANLEY, A. J., Reading Man. Beacon.
- STANSFIELD, W. C., Deputy Asst. Sec. Iron Trades Employers'.
- STAPLEFORD, W. H., Leicester Insp. Colonial Mutual Life.
- STAPLES, H. W., Home Acctd. Supt. Royal Exchange.
- STAPLES, R. L., Cardiff Man. Legal & General.
- STAPPAUD, J. A., Sheffield Sec. Provincial; and Drapers' & General.
- STARKEY, G., Asst. Sec. North Brit. & Merc.
- STARR, E. R. R., Sec. Authors, Playwrights & Composers.
- STARR, L. W., Shenfield Insp. Avon and Nat. Farmers Union Mutual.
- STATHERS, H. S., Hull Insp. Sun Life.
- STEAD, T. B., Man. Dir. Mutual Plate Glass.
- STEALY, A. TREVOR, Manchester Man. Sea.
- STEAR, E. M. L., Bristol Insp. Eagle Star.
- STEEBRINGS, G. W., Norwich Man. Royal.
- STEEDMAN, R., Dunfermline Insp. Yorkshire.
- STEEL, D. L., Coleraine Insp. Friends' Provident & Century Life and Century.
- STEELE, J. R., Life Supt. London Assurance.
- STEELE, J. S., Kirkcaldy Insp. Royal.
- STEELE, T., Adelaide Man. Liverpool & London & Globe.
- STEELE, W. H., N. London Man. L. & L. & G.
- STEER, A. W., Leeds Sec. National Mutual Life.
- STEER, J. S., Acctd. Man. Royal Exchange.
- STEERS, L. G., Bournemouth Sec. Alliance.
- STELZNER, G., Frankfurt Man. Commercial U.
- STENLAKE, F. C., Exeter Insp. Employers' Liab.
- STENNING, F. H., Kensington Man. Norwich Union Life.
- STEPHEN, A. B., Aberdeen Sec. Law Un. & Rock.
- STEPHENS, E. S., Basingstoke Man. Avon and National Farmers Union.
- STEPHENS, F. H., Sec. Moorgate.
- STEPHENS, H. E., Sec. Maritime.
- STEPHENS, W. H., Canterbury Man. National Employers'.

- STEPHENS, W. K., Queensland Man. Bankers & Traders.
- STEPHENSON, A. C. R., Newcastle Jt. Man. N. British & Mercantile and Raily. Pass.
- STEPHENSON, F. A., Brighton Man. Atlantic and Western Australian.
- STEPHENSON, H. R., Gen. Man. Crown Life.
- STEPHENSON, H. V., Chief Engineer, Car & General; also Motor Union.
- STEPHENSON, H. W., Philadelphia Man. Liverpool & London & Globe.
- STEPHENSON, J. R., Hon. Sec. Middlesbrough Insurance Institute.
- STEPHENSON, R. H., Exeter Fire & Accident Insp. Pearl.
- STEVENS, J. S., Sec. Crown Life.
- STEVENS, T. E., Gen. Man. Scottish Union & National.
- STEVENS, W. E. H., Leicester Sec. Scottish Union & National.
- STEVENSON, B. T., Hon. Sec., Federation of Plate Glass Insurance Societies.
- STEVENSON, W. McK., Portadown Insp. Royal.
- STEWART, C. W., Dumfries Man. Scottish Auto. [President, Dumfries Insurance Institute.]
- STEWART, D., C.A., Man. & Sec. Eastern General.
- STEWART, F. R., Sec. Carlisle & Brdr. Counties.
- STEWART, G. E., Southampton Man. Alliance.
- STEWART, G. H., Aberdeen Man. Ocean Accdt.
- STEWART, J. B. G., Dundee Man. Liverpool & London & Globe.
- STEWART, J. F. L., Whitechapel Insp. Sun Life.
- STEWART, J. R., Belfast Man. Avon; also Natnl. Farmers.
- STEWART, M. B., Foreign Supt., Merc. & Gen. Life.
- STICK, W. J. J., Torquay Insp. Colonial Mutual Life.
- STIDSTON, H. M., North London Man. Sun Life.
- STIFF, E., Clacton-on-Sea Insp. Ocean Accident.
- STILL, A. L., Elgin Insp. Eagle Star.
- STILLIARD, C. P., Birmingham Insp. Federated Employers'.
- ST. LAWRENCE, L., Brussels Asst. Man. Ocean Accident.
- STOBIE, T. G., F.F.A., Asst. Act. Standard Life.
- STOCKBRIDGE, E. L., Adelaide Asst. Man. Atlas.
- STOCKER, F. G., Belfast Man. Road Transport.
- STOCKMAN, H. B., St. Albans Man. Road Trspt.
- STODDART, T. L., Newcastle Man. United Brit. and Local Government Guarantee.
- STOKES, G. B., North London Insp. Sun Life.
- STOKES, H. W., Asst. Sec. Sun Insurance.
- STOKES, LEONARD, Leicester Man. Gresham Fire & Accident and Gresham Life.
- STONE, A. G., Nottingham Man. Gresham Fire & Accident and Gresham Life.
- STONE, A. GOUGH, Birmingham Man. Sea.
- STONE, C. P., Hon. Sec. East Sussex Centre Brighton & Sussex Insurance Institute.
- STONE, E. C., United States Gen. Man. and Attorney Employers' Liability.
- STONE, R. J., Brighton Insp. County Fire.
- STONE, V. W., Plymouth Insp. Scottish Insur.
- STONE, W. A. C., Hendon Man. Alliance.
- STONEBANKS, W. C., Ipswich Man. Car & Gen.
- STONER, W., Liverpool Man. Phoenix and London Guarantee.
- STOODLEY, C. L., Sec. and Act. City of Glasgow Friendly Society.
- STOPFORD, E. G., Blackburn Sec. Provincial and Drapers' & Gen.
- STOREY, C. W., London (City) Man. Norwich Union Life.
- STOTT, D. S., Slough Insp. Liverpool & L. & G.
- STOTT, G., Edinburgh Asst. Man. Liverpool & London & Globe.
- STOTT, T. H., Brighton Man. Universal.
- STOURM, M. C. M., Paris Man. Reliance Marine.
- STRACHAN, A. R., Aberdeen Insp. Colonial Mut. Life.
- STRACHAN, J. H., Newcastle Sec. Fine Art & General.
- STRAIN, A. W., Nottingham Fire & Accdt. Insp. Pearl.
- STRANG, P. McK., Man. for South Australia, Eagle Star.
- STRAUGHAN, FRANK, Glasgow Man. Alliance and Westminster Fire.
- STREAT, N. W., Man., Great Britain and Ireland, Confederation Life.
- STREET, F., Fire Man. Co-operative.
- STREET, C. C., Ilford Man. Canada Life.
- STREETS, A. W., Edgware Sec. Provincial.
- STRETTON, E. N., North-West London Insp. Sun Life.
- STRIELING, W. J. L., London (City) Man. and Sec., Caledonian.
- STRICKLAND, G. E., North West London Insp. Sun Life.
- STRIVENS, A. H., Maidstone Man. North British & Mercantile; also Railway Passengers; Maidstone Sec. Fine Art & General.
- STRIVENS, C. A., Ipswich Man. Liverpool & London & Globe.
- STRODE, G. E., Perth (W.A.) Man. Pacific.
- STRONG, L. D., Man. for South Africa, East Africa and Rhodesia, Prudential.
- STRONG, W. F., Birmingham Man. Co-operative.
- STRUDWICK, C., Sec. & Treas. Nat. Mutual Aid.
- STUART, A. H., Underwriter, Wstn. Australian.
- STUART, J. G., Glasgow Man. Norwich Union F.
- STUBBS, A. W. O., Man. & Sec. State.
- STUBBS, B. G., Perth, W. A., Man. Sun Ins.
- STUBBS, J. R., Hon. Sec. Barrow-in-Furness Centre, North Lancashire Insur. Institute.
- STUBINGTON, G., Asst. Gen. Man., British America; also Western; Sec., British Empire Assur.; also St. Lawrence & Co. Wm.
- STUCKEY, C. L., Birmingham Jt. Man. Sun L. e.
- STURGEON, R. W., F.I.A., Act. Royal.
- STURROCK, H. R., Edinburgh (H.O.) Insp. Century.
- STURT, H. R., F.I.A., Man. Dir., China Underwriters.
- STYLES, S. H., North London Man. Union.
- STYVES, S. J., Truro Insp. Commercial Union.
- SUCKLING, A. E., Chelmsford Man. Essex & Suffolk.
- SUDALL, A. F., Blackburn Sec. Palatine and Union.
- SUDELL, A. G., Swansea Sec. Norwich Union Fire.
- SUENSON-TAYLOR, SIR ALFRED, Man., Fire & Gen. Dept., London & Manchester.
- SULLIVAN, F. L., Cork Man. Norwich Un. Fire.
- SULLIVAN, H. A., Asst. Man. for Canada, Atlas.
- SULLIVAN, R. C., Belfast Man. Royal Exchange.
- SULLIVAN, H., F.F.A., Investment Sec., Caledonian.
- SUMMERS, R. E., Barnstaple Sec. Gen. Accdt.
- SUMNER, C. O., Birmingham Accdt. Supt. Phoenix.
- SUMNER, G., Derby Man. Royal.
- SUMNER, H. N., London Underwriter, Maritime.
- SURMUN, H., Liverpool Man. Law Accident.
- SUTCLIFFE, C. E., West End Man. Friends' Provident & Century Life; also Century.
- SUTCLIFFE, H. R., Asst. Gen. Man. (London), Century.
- SUTHERLAND, J., Inverness Insp. London & Lancs.
- SUTHERLAND, J. A., Aberdeen Sec. Phoenix; also London Guarantee.
- SUTHERLAND, J. C., Edinburgh Man. Cornhill.
- SUTHERLAND, J. W., Asst. Sec. Employers' Liab.
- SUTTON, BERTRAM, Man. & Sec., Medical Sick-ness, Annuity & Life.
- SUTTON, D. E., Newcastle-on-Tyne Man. Federated Employers'.
- SUTTON, W. A., Bournemouth Man. Gen. Accdt. and Scottish Automobile.
- SWAFFIELD, L. B., Leicester Sec. Legal & Gen.
- SWAIN, A. H., Man. Director, Credit.
- SWAIN, S. L., Nottingham Insp. Sun Life.
- SWAINE, J. W., Macclesfield Insp. Pearl.
- SWALE, J. E., Derby Insp. County Fire.
- SWALE, K. G., Bolton Insp. North British & Mercantile; also Railway Passengers.
- SWALES, S. J., Taunton Sec. Sun Ins.
- SWALES, T. W., Leeds Man. Atlas and Essex & Suffolk.
- SWAN, G., Stratford Insp. London Assurance.
- SWAN, R., Home Accdt. Claims Man. Phoenix; also London Guarantee.
- SWAN, R. L., Man. for Australia, Phoenix; London Guarantee; also Union Marine; Gen. Man. Southern Union of Australia.
- SWAN, W. L., Asst. Sec. Life Assoc. of Scotland.
- SWATTON, R. R., Oxford Circus Insp. Sun Life.
- SWAYNE, W. E., Belfast Man. Alliance.
- SWEENEY, R. T., United States Asst. Man. Caledonian.
- SWEET, A. G., Gen. Man. Guardian.
- SWEET, J. R., Agency Man. Edinburgh Nat. of Great Britain and West of Scotland.
- SWEET, L. K., Deputy Underwriter (London) Phoenix and London Guarantee.
- SWEET, L. K., London Deputy Underwriter, Union Marine.
- SWIFT, E. J., Sec. Manchester & Dist. Mutual P.G.
- SWIFT, F. B., F.I.A., Investment Sec. National Mutual Life.

SWIFT, H. C., Leicester Man. Atlas.
 SWORD, C. E., Toronto Man. South British.
 SWORNSBOURNE, W. F. S., Home Fire Man. Car & General.
 SYE, T. B., West-End Man. Legal & General.
 SYKES, EUSTACE, Lincoln Man. Royal.
 SYKES, J. E., Northampton Asst. Man. Liverpool & London & Globe.
 SYKES, S., Halifax Sec. London & Lancashire.
 SYKES, W., Huddersfield Man. Royal.
 SYMONS & Co., H. J., London Mans. Standard of New Zealand.
 TABLET, J. T., New York Asst. Man. Phoenix.
 TACCHI, E. C., Man. for Germany, North British & Mercantile.
 TAFES, H. C., Underwriter General Marine Underwriters.
 TAFES, S. F., London Sec. British & Foreign Marine.
 TAIT, G. W., Supt. of Branches Scottish Providt. & General.
 TAIT, J., Leeds Man. Provincial, also Drapers' & General.
 TAIT, J. A., Liverpool Sec. Scottish Widows'.
 TAIT, J. J., F.C.I.L., Sec. and Dept. Gen. Man. Municipal Mutual.
 TAIT, R. G., Dundee Sec. Union.
 TAIT, W. A., Belfast Sec. Scottish Provident.
 TALBOT, A. E., Christchurch (N.Z.) Man. Phoenix.
 TALBOT, C., Torquay Sec. General Accident.
 TALBOT, H. O., Cambridge Man. Warden.
 TALBOT, R. O., Dunedin (N.Z.) Man. Phoenix.
 TALLACK, F. H. C., City Man. Com. Un. [President, Insurance Debating Society.]
 TANDY, S. T., Bayswater Man. Royal.
 TANNABILL, A. H., Sec. Theatres Mutual.
 TANNER, G., North Wales Insp. Universal.
 TANNER, G., Bournemouth Man. Commercial Un.
 TANNER, F. L., Sec. British Oak; also M.M.I. Assoc.
 TAPLEY, C. H., Underwriter, M.M.I. Assoc.
 TAPPENDEN, H. J., F.I.A., Deputy Man. Equitable Life; Act. & Sec. Reversionary Interest and Equitable Reversionary Interest.
 TAPSCOTT, E. J., Gen. Man. Friends' Provident & Century Life and Century.
 TARBUTT, B. P., Rio de Janeiro Man. Motor Union.
 TATLOW, F., Sec. Blackburn.
 TAVERNER, L. W., Swansea Man. British Engine Boiler.
 TAYLER, E. H., Dep. Gen. Man. Nation Life & Gen. [President Fellowship Club.]
 TAYLOR, A. D., New Plymouth (N.Z.) Man. Phoenix.
 TAYLOR, A. E., London Insp. Federated Employers'.
 TAYLOR, A. R., Shrewsbury Insp. Employers' Liability.
 TAYLOR, C. H., Cheapside Insp. Sun Life.
 TAYLOR, C. J., Manchester Man. Zurich General Accident and Bedford General.
 TAYLOR, D., Casualty Man. for Canada and Newfoundland, Phoenix and London Guarantee; also Union Marine.
 TAYLOR, D. H., Hon. Sec. Aberdeen Insurance Institute.
 TAYLOR, D. H., Elgin Insp. London & Lancs.
 TAYLOR, E. H., Chief Accountant, Licenses & General.
 TAYLOR, E. H., Exeter Insp. Colonial Mutual Life.
 TAYLOR, E. J., North and North-West London Man. Confederation Life.
 TAYLOR, F., Sec. Lloyd's Underwriters' Assoc.
 TAYLOR, FRANK, Edinburgh Asst. Man. Royal.
 TAYLOR, G. A., New Zealand Man. Prudential.
 TAYLOR, H. L., Hobart Man. Commel. Union.
 TAYLOR, J. A., Glasgow Man. Licenses & Gen.
 TAYLOR, J. H., Montreal Asst. Man. Union; also Asst. Man. Palatine.
 TAYLOR, J. J. V., Sec. Castle; also Citadel.
 TAYLOR, J. RONALD, Cardiff Man. Sea.
 TAYLOR, J. S., Fire Supt. British Law.
 TAYLOR, J. W., London Asst. Sec. Sea.
 TAYLOR, K., North London Man. Ocean Acctd.
 TAYLOR, K. A., Brisbane Man. Norwich Union Fire.
 TAYLOR, P. C. G., Accident Supt. St. James's street, Alliance.
 TAYLOR, R., Preston Insp. Yorkshire.
 TAYLOR, R. HARDMAN, Blackpool Man. State.
 TAYLOR, R. A. C., Wolverhampton Insp. Atlas.
 TAYLOR, ROBERT G., Chairman, L.C.C. Fire Brigade Committee.
 TAYLOR, R. O., Winnipeg Man. Northern.

TAYLOR, R. W., Bolton Insp. Union.
 TAYLOR, T. C. M., Shrewsbury Sec. Federated Employers.
 TAYLOR, W., Middlesbrough Insp. Sun Insur.
 TEALE, R. G., Worcester Sec. Alliance.
 TEATHER, W., Newcastle Man. Pearl.
 TEECE, W., Edinburgh Man. National Emp.
 TEMPERLEY, J. T., Paignton Insp. Phoenix and London Guarantee.
 TEMPERTON, W. A., Leeds Man. Confederation Life.
 TEMPLE, W. V., Grimsby Asst. Man. Royal.
 TEMPLETON, W. L., Man. British General.
 TERMES, M. M. J. de, Cairo Man., Car & Gen. and Royal Exchange; Man. for Egypt and Sudan, United British.
 TERRELL, C. E., Croydon Man. Clerical, Medical & General.
 TERRIS, J. H. B., Wirral and Chester Insp. Standard Life.
 TETLEY, H., London (Lombard Street) Act. Scottish Provident.
 TETLEY, W. E., Glasgow Marine Underwriter, London & Lancashire.
 TETT, C. F., Bristol Man. Sun Life of Canada.
 THACKER, A. H. H., Shrewsbury Man. London Assurance.
 THACKER, W., Agency Man. Phoenix; also London Guarantee.
 THACKERAY, C., Exeter and Plymouth Life Man.. General Life.
 THACKERAY, N. E., Newcastle Man. British Gen.
 THAINE, J. M., Sheffield Insp. Federated Emp.
 THEIL, R. E., Bristol Man. Midland Employers'.
 THIERMANN, H. R., Investment Man., Gresham Life, Gresham Fire & Accident, and Legal & General.
 THIRSK, K. A., Leeds Asst. Man. Sun Life.
 THOM, R. L., Edinburgh (H.O.) Man., Fire Dept., Century.
 THOMAS, D. W., Ealing Insp. Eagle Star.
 THOMAS, E. C. H., Tunbridge Wells Man.. Guardian.
 THOMAS, E. H., Manchester Man. Century; also Friends' Provident & Century Life.
 THOMAS, G. E., Cardiff Jt. Man. London Assurance; also Guildhall.
 THOMAS, H., Wimbledon Man. Ocean Accident.
 THOMAS, H. A., Sub-Man. Liverpool & L. & G.. Legal and Royal; Asst. Man. Central.
 THOMAS, H. S., Liverpool Man. British Oak.
 THOMAS, R., Gloucester Insp. Yorkshire.
 THOMAS, R. P., Bedford Man. Sun Insurance.
 THOMAS, S. C., Hon. Sec., Cardiff Insurance Institute.
 THOMAS, T. A., Blackpool Sec. Sun Insurance. [President, North Lancashire Ins. Inst.]
 THOMAS, W., Sheffield Man. Beacon.
 THOMASSON, H., Manchester Insp. Friends' Provident & Century Life; also Century.
 THOMPSON, B., Newcastle Insp. Colonial Mutual Life.
 THOMPSON, B. C., North London Man. Sun Life of Canada.
 THOMPSON, E. S., Claims Man., Car & General; also Motor Union.
 THOMPSON, F., Watford Man. Nat. Employers'.
 THOMPSON, F., Midlands Man., National Farmers; also Avon.
 THOMPSON, G. F., Leeds Sec. National Mutual of Australasia.
 THOMPSON, G. R., West Midlands Insp., Dominion of Canada.
 THOMPSON, G. W., Leicester Man. Friends' Prov. & Century Life; also Century. [President, Leicester Insurance Inst.]
 THOMPSON, H. C., Norwich Insp. Employers' Liability.
 THOMPSON, H. G., Sec. Kent & Sussex P.G.
 THOMPSON, J., Leeds Insp. Scottish Widows'.
 THOMPSON, P. G., Hull Insp. Law Union & Rock.
 THOMPSON, R. A. V., City Man. Universal.
 THOMPSON, R. P., Chester Man. Royal Exch.
 THOMPSON, W., Luton Insp. Norwich Union L.
 THOMPSON, W. A., Manchester Man. Iron Trds. Employers'.
 THOMPSON, W. H., United States Jt. Asst. Sec., Phoenix.
 THOMSON, A., Ayr Man. Scottish Automobile.
 THOMSON, A. C., Portsmouth Asst. Man. Phoenix.
 THOMSON, A. F., Cork Man. Royal.
 THOMSON, E. H. W., Asst. Sec. Railway Pass.
 THOMSON, F. R. T., F.I.A., Asst. Act., Law Un. & Rock.
 THOMSON, F. T., Sec., Marine Underwriters' Assoc. of Queensland.

- THOMSON, J., Dublin Man. General Accident.
 THOMSON, J. A., F.F.A., Investment Sec., Scottish Widows.
 THOMSON, M. P., Manchester Man. Licenses & General.
 THOMSON, R., Stoke-on-Trent Sec. Scottish Un. & National.
 THOMSON, R. W., Doncaster Man. Norwich Un. Life.
 THOMSON, VICTOR, Gen. Man. Licenses & Gen. [W.M., Assurance Lodge No. 5160].
 THOMSON, W. B., West End Man. Phoenix and London Guarantee.
 THORLEY, G., Hull Insp. Colonial Mutual Life.
 THORNE, ALFRED CHARLES, F.I.A., Man. & Sec., Equity & Law; Actuary, Law Reversionary.
 THORNE, L. J., Sheffield Insp. United Kingdom Provident.
 THORNHILL, H. S., Cambridge Insp. Federated Employers.
 THORNLEY, L., West End Man. Commercial Un.
 THORNTON, F. J., Home Fire Man., Essex & Suffolk.
 THORNTON, F. K., Northampton Insp. Norwich Union Life.
 THORNTON, J. G. W., Oxford Insp. British Oak.
 THORP, A. J., Asst. Agency Sec., United Kingdom Provident.
 THORPE, E. T., Southampton Man. Gen. Acctd. and Scottish Automobile.
 THROWER, P. T., Gt. Yarmouth Insp. General Accident.
 THURLOW, H. H., Peterborough Insp. General Accident.
 THURSTON, M. J., Group Man. Legal & General.
 TIBBETTS, R. G., North London Insp. Sun Life.
 TIBBLES, H. C., West End Insp. Eagle Star.
 TIDEX, W., Sheffield Fire & Acctd. Insp., Pearl.
 TIERNEY, V. E., Hon. Sec. & Treas. So. Australia Insurance Institute.
 TIGHE, E. A., Manchester West Insp., Sun Life.
 TILL, F., Durban Man. London & Lancashire.
 TILLEY, A. G., Bulawayo Man. Ocean Accident.
 TILLEY, C., Portsmouth Sec. Alliance.
 TILLEY, G., Chairman, Pearl. [President, Association of Industrial Assurance Companies and Collecting Friendly Societies].
 TILLEY, G. R. L., Sec. Pearl.
 TILLMAN, L. J., United States Man. Century.
 TILLOTSON, D. B., Grimsby Man. Commercial Union.
 TIMMINS, L. S., Sheffield Man. Cornhill.
 TIPPIN, H. S., Bradford Insp. Provincial.
 TIRRELL, L. H., Durban Man. Ocean Accident.
 TODD, D. T., Timaru (N.Z.) Man. Alliance.
 TODD, M. T., Bristol Asst. Man. Atlas.
 TODD, R. C. D., Agency Man. Legal and Royal.
 TODD, T., London Man. Liverpool & London Plate Glass; also State.
 TODD, T., Bristol Asst. Man. Essex & Suffolk.
 TODD, W. F., Asst. Gen. Man. Comm. Union.
 TOFT, F., Hanley Man. Commercial Union.
 TOFFREE, J. W., Casualty Supt. Provincial.
 TOLLER, V. T., Accountant, Alliance.
 TOMALIN, R. H., Salisbury Man. Liverpool & London & Globe.
 TOMKINS, A. R., Chief Engineer London & Scottish.
 TOMPKINS, H., Oxford Sec. Friends' Provident & Century Life and Century.
 TOMPSON, W. J., Burton-on-Trent Sec. North British & Mercantile; also Ely. Passengers.
 TOMS, S. W., Londonderry Man. Commer. Un.
 TOMSON, A. L. NND, Cardiff Man. Atlas; also Essex & Suffolk Equitable.
 TONKIN, G. A., Bristol Acctd. Supt. Phoenix; also London Guarantee.
 TONKIN, P. K., Exeter Insp. Eagle Star.
 TOOGOOD, FRANK C., Gen. Man. Americana of Brazil.
 TOOHEY, H. J., Newcastle Man. National of New Zealand, Ltd.
 TOOMEY, W., Home Accident Man. Guildhall.
 TOOEY, H. C., Norwich Life Sec. General Life.
 TOPE, M. W., Asst. Sec. National Mutual.
 TOPPIN, A. H., Agency Supervisor, Equity & L.
 TOPPIN, GREVILLE, West-End (London) Sec. Scottish Widows.
 TOPPIN, M. H., Dublin Man. Alliance.
 TORRANCE, W. B., J.P., Edinburgh Man. Norwich Union Fire & Life.
 TOURNE, F. T., Lincoln Insp. Norwich Union Fire.
 TOWELL, A. S., West Lond. Man. Gresham Fire & Accident.
 TOWNEND, P. C. W. G., Agency Man. Guardian.
 TOWNEND, R. D. G., West-End Man. Yorkshire.
- TOWNLEY, P. J., New Zealand Man. Guardian. [President, Council of New Zealand Marine Underwriters' Associations].
 TOWNSEND, H. G., Cardiff Man. Guardian.
 TOWNSEND, L. P., Chief Office Man. Clerical, Medical & General.
 TOWNSEND, S., Acctd. Man. Commercial Union.
 TRACY, A. R., Liverpool Man. Union.
 TRANTER, G. J., Fire Agency Supt. Century.
 TREACY, N. V., Perth, W.A., Insp. Scottish Un. & National.
 TREADWELL, L. A., Worcester Sec. Phoenix; also London Guarantee.
 TREGASKIS, O., United States Man. Sun Ins.
 TREGAR, H. V., Auckland (N.Z.) Man. Atlas.
 TREGONING, D. B., Law Courts Insp. Friends' Provident & Century Life and Century.
 TREHERNE, J. C., H., Southampton Insp. Employers' Liability.
 TREMELLEN, N. C., Sec. Assurance Lodge No. 5160.
 TRENAM, W., Fire Man. Beacon.
 TRENDLE, L. A., London (West-End) Insp. Scottish Widows.
 TRENEY, D. N., Man. for Australia and New Zealand, Atlas.
 TREWHELLA, H. B., Truro Insp. Eagle Star.
 TRIEST, J., Brussels (West) Man. Ocean Acctd.
 TRIMMER, CHIEF OFFICER W. B., Chairman of Council, National Fire Brigades' Assoc.
 TRINDER, R. J., Cambridge Man. Friends' Provident & Century Life; also Century. [President, Cambridge Insurance Inst.].
 TROTTER, W., Bournemouth Insp. North British & Mercantile and Fine Art & General; also Railway Passengers.
 TRUSCOTT, A. E., City Insp. Gresham Life.
 TRUSTAM, C. F., Sub-Man. Royal, Legal and Liverpool & London & Globe.
 TUCKER, F. J., Cardiff Supt. Norwich Union Fire.
 TUCKER, HAROLD G., Birmingham Man. London Assurance; also Guildhall.
 TUCKER-WILLIAMS, S., Stratford Man. Royal Exchange; also National Provincial.
 TUCKETT, R. V., Man. for Victoria, Pacific.
 TUCKEY, W. H., Surveyor, Fire Offices' Committee.
 TULLEY, H., Grimsby Insp. North British & Mercantile and Railway Passengers.
 TULLY, R., Glasgow Man. National Mut. Indemnity.
 TUNNA, J. T., Auckland, N.Z., Asst. Man. London & Lancashire.
 TUNNELL, W. E., Middlesbrough Sec. Federated Employers.
 TURNBULL, A. R., Sec. for Great Britain, Imp. Life of Canada.
 TURNBULL, C. L., South Wales Sec. Scottish Equitable.
 TURNER, A. E., Cheltenham Insp. Bedford General; also Zurich General Accident.
 TURNER, B. G., Asst. Investment Man. Phoenix.
 TURNER, C., Leeds Insp. County Fire.
 TURNER, C. C., Marine Underwriter Sun Insurance; also Planet; Jt. Marine Underwriter Royal Exchange.
 TURNER, E., Nottingham Man. British Oak.
 TURNER, E. R., Gloucester Cheltenham & Hereford Sec. Employers' Liability.
 TURNER, E. R. A., Foreign Fire Man. Sun Ins.
 TURNER, F., Insp. (H.O.), Federated Employers.
 TURNER, F., Chester Insp. Bedford General and Zurich General Accident.
 TURNER, G., Plymouth Man. Co-operative.
 TURNER, G. & Co., Mans. Delta.
 TURNER, H., Lincoln Man. Road Transport.
 TURNER, H. E., London Asst. Sec. Scottish Union & National.
 TURNER, J., Boston Insp. Norwich Union Life.
 TURNER, L. G., Birmingham Man. Brit. Equit.
 TURNER, N., Leicester Sec. British Oak.
 TURNER, N. E., Hull Insp. Federated Employers.
 TURNER, R., Mansfield Insp. Royal.
 TURNER, S. P., South London Man. London Assurance; also Guildhall.
 TURNER, W., Asst. Sec. Victory.
 TURNER, W. A., Underwriter Cattle Traders'.
 TURNER, W. F., Coventry Insp. North British & Mercantile; also Railway Passengers.
 TURNER, W. H., Melbourne Man. Norwich Un. Fire.
 TUTTLE, A. E., Cardiff Life Man. Eagle Star.
 TURQUAND, H. J., Brighton Man. Norwich U. L.
 TURQUAND, J. L., Sec.-Treas. Dominion of Canada Guarantee.

- TWEDDLE, W. G., Carlisle Insp. Norwich Union Fire. (Hon. Sec. Carlisle Centre. Newcastle Insurance Institute.)
- TWEDDALE, L. J., Leicester Insp. Federated Employers'.
- TWEEDY, T. R., Oxford Circus Insp. Sun Life.
- TYERMAN, H., Newcastle-on-Tyne Fire & Accdt. Insp. Pearl.
- TYLER, C. R. A., Asst. Sec. Guarantee.
- TYLER, G. F., Home Employers' Liability Man. Car & General; also Motor Union.
- TYLER, L. S., Bexhill Insp. North British & Mercantile; also Railway Passengers.
- TYLER, V. W., F.I.A., Asst. Act. Alliance.
- TYLOR, E. M., Man. Dir. Excess.
- TYRE, C. W. C., Canada Man. Phoenix and Union Marine; Canada Fire Man. London Guarantee.
- ULYATT, R. C., Chief Accountant, Drapers' & General.
- UNDERHILL, S. H., Brighton Man. Gen. Accdt. and Scottish Automobile.
- UNDERWOOD, R. E., M.B.E., F.I.A., Act. Liverpool Victoria F.S.
- UNWIN, L. F. E., Cheapside Insp. Sun Life.
- UNWIN, R. Y., Coventry Man. Beacon.
- UNWIN, T. Y., Manchester Man. Beacon.
- UPPILL, F. L., Chairman, Burma Marine Insurance Agents' Assoc., Burma Fire Insurance Association, and Burma Motor Insurance Agents' Association.
- UPSON, G. H., Man. Dir. Amalgamated Key & Accident.
- UPPON, G. C., Asst. Foreign Fire Supt. Atlas.
- UPTON, R., Brixton Sec. Sun Ins.
- URMSON, J., Sec. London & Lancs. Indemnity.
- URQUHART, F. W. G., Sec. Liverpool Grain Contract.
- URQUHART, J. A. S., Cambridge Man. Sun Insurance.
- URQUHART, J. C., Canada Fire Sec. Phoenix and London Guarantee.
- UTTING, T. E., Reading Man. London Assur.
- VALENTINE, G. H., Chairman, Lloyd's Underwriters' Association.
- VALENTINE, W. A., Dunfermline Insp. Employers' Liability.
- VANCE, A. W. B., Australia Man. Century.
- VANDEBLOCK, F., Brussels Man. Gresham Life.
- VANDERVOORD, R. K., Chief Representative, Staff Scheme, Sun Life.
- VAN GELDEREN, S., Batavia Man. Ocean.
- VAN GINKEL, J. J., Pretoria Man. Southern Life.
- VANCE, A. W. B., Man. for Australasia, Northern.
- VANN, D. H., Birmingham Man. Beacon.
- VARLEY, L., Sec. London & Suburban Traders' Mutual P. G.
- VARNEY, F., Sec. Great Britain & Ireland Confederation Life.
- VARNEY, S. T., East & S.E. London Insp. Brit. Equitable.
- VARNY, W. W., Southampton Man. Ocean Accident.
- VAUGHAN, C. G., Foreign Fire Man. Northern.
- VAUGHAN, C. H., Sec. Hereford Financial & Plate Glass.
- VAUGHAN, H., Act. Mutual Life & Citizens.
- VAUGHAN, P. T., Plymouth Man. Provident Accident & White Cross.
- VELDE, K. R., Croydon Insp. Friends' Provident & Century Life and Century.
- VENN, J. A., Plymouth Man. Norwich Un. Life.
- VERDON, G. W., Sec. Patriotic.
- VERNON, J. H., B'ham Man. Palatine and Un.
- VICAR, E., Southampton Insp. Caledonian.
- VICKERY, F. W., Bristol Fire Supt. Phoenix; also London Guarantee.
- VICTOR, E. E., Perth (W.A.) Man. Western Australia.
- VIDLER, L. J. C., Leadenhall street Man. Sun Life.
- VILJOEN, F. P., Bloemfontein Insp. Northern.
- VINALL, L. N., Liverpool Insp. Brit. Equit.
- VINCENT, J. H., Ealing Man. Car & General.
- VINCENT, L., South-West Insp. Drapers' & Gen.
- VINE, FRANCIS R., Sec. Indemnity Marine.
- VINE, R. T., Liverpool Sec. Vulcan Boiler & General.
- VINES, C. H., Asst. Accdt. Man. Atlas.
- VINES, E. E., Sec. & Treas., Victoria Insurance Institute; also Sec. Incorporated Australian Insurance Institute.
- VIRGO, H. F., Glasgow Insp. Eagle Star.
- VISSING, J., Man. Royal Chartered Gen. Fire.
- VOLLUGI, H. A., Agency Man. for Victoria (Australia) Phoenix and London Guarantee.
- VREELAND, J. H., Hartford, Conn., Man. Scottish Union & National.
- WADDELL, W., Swansea Sec. Yorkshire.
- WADE, C. N., Southampton Insp. Colonial Mutual Life.
- WADE, F. W., B'ham Asst. Sec. Scottish Ins.
- WADHAM, A. E., Strand Insp. Sun Life.
- WADSWORTH, E., South London Man. Sun Life of Canada.
- WAGLAND, A. L., West-End Insp. Friends' Provident & Century Life and Century.
- WAGSTAFF, G. L., A.C.A., Sec. Phoenix.
- WAINWRIGHT, J., Oldham Man. State.
- WAINWRIGHT, J. H., Norwich Accdt. Supt. North British & Mercantile; also Rly. Pass.
- WAINWRIGHT, O. G., Newcastle Man. Cornhill.
- WAITE, D. A., Edinburgh Insp. U.K. Provident.
- WAITE, F. G., Plymouth Man. Road Transport.
- WAITE, R. T., Kendal Insp. County Fire.
- WAITE, S., Bradford Sec. Fine Art & General.
- WAKELING, C. A., Leadenhall Street Insp. Sun Life.
- WALLES, F. H., Joint Asst. Sec. London Life.
- WALLES, F. V., West London Insp. Sun Life.
- WALKDEN, F. B., Carlisle Man. Road Transport.
- WALKDEN, H. S., Sec. Metropolitan Reinsurance; also Mutual Property.
- WALKER, A., Coventry Sec. London & Lancs.
- WALKER, A. H., Blackpool Sec. Gen. Accident.
- WALKER, A. J., Sec. Home Life of Canada.
- WALKER, A. T., Glasgow Sec. London Life.
- WALKER, C. W., Under. (London) Western.
- WALKER, D. E., Man. Australian Mut. Provdt.
- WALKER, D. S., Birmingham Insp. Sun Life.
- WALKER, D. S., Inverness Man. Scottish Auto.
- WALKER, E. B., Surrey & Sussex Man. London & Scottish.
- WALKER, E. C., Asst. Acct. Mutual Property.
- WALKER, E. T., Leeds Fire Survey, Provincial; also Drapers' & General.
- WALKER, F. M., Newry Insp. Century; also Friends' Provident & Century Life.
- WALKER, G. S., Swansea Insp. Scottish Union & National.
- WALKER, J., Cardiff Insp. Sun Life.
- WALKER, J. A., Londonderry Insp. Royal.
- WALKER, J. R. L., Calcutta Man. Alliance.
- WALKER, NORMAN M., F.C.I.L., Man. Dir. British General since its establishment in 1904, [President, Insurance Clerks' Orphanage; President, Insurance Benevolent Fund.]
- WALKER, R. B., Joint Asst. Act. Britannic.
- WALKER, S. J., Brighton Man. Motor Union.
- WALKER, W., Manchester Sec. U.K. Provident.
- WALKER, W. A., Brighton Man. Road Transport.
- WALKER, W. H., Man. & Sec. Union also Palatine.
- WALKER, W. J., Londonderry Insp. Phoenix and London Guarantee.
- WALKER, W. J., Lahore Acting Sec. London & Lancashire.
- WALL, D., Asst. Fire Man. Ocean Accident.
- WALL, THOMAS N., Hon. Sec. Leicester Insurance Institute.
- WALL, W. H., Birmingham Insp. Scot. Provdt.
- WALLACE, A., Asst. Sec. Scottish Union & Nat.
- WALLACE, E. J., Man. Accdt. Prevention Dept. National Employers' Mutual.
- WALLACE, J. R., Aberdeen Sec. Colonial Mut. L.
- WALLACE, T. G., Londonderry Insp. Norwich Union Fire.
- WALLACE, THOMAS, F.F.A., Hon. Sec. Insurance Orchestral Society of London.
- WALLAS, THOMAS, Deputy Gen. Man. London & Lancashire.
- WALLER, C. W. P., Luton Insp. Sun Ins.
- WALLER, F. S., F.S.I., Dep. Surv. Prudential.
- WALLER, J. F., Croydon Man. Confederation Life.
- WALLIS, C. F., Southport Man. Ocean Accdt.
- WALLIS, F. C., Pretoria Man. Ocean Accident.
- WALLIS, F. G., North London Man. Cornhill.
- WALLS, W., Dunfermline Insp. General Accdt.
- WALSH, C. W., Man. for U.K. Dutch Fire of Amsterdam.
- WALSH, D. M., Belfast Man. London & Scottish; also Scottish Metropolitan; Belfast Sec. National Guarantee.
- WALSH, T., Jt. Man. Dir. & Sec. National Mutual Indemnity.
- WALSHAW, L. J., Nottingham Man. Palatine.
- WALTER, F. H., Truro Sec. General Accident.
- WALTERS, E. M., Portsmouth Man. Road Trans.
- WALTERS, S. H., Bristol Insp. Sun Life.

- WALTHO, H. K., Wolverhampton Man. Beacon.
[Chairman, Wolverhampton Centric, Birmingham Insurance Institute]
- WALTON, F. W., Sydney Man. South British
[President, Incorporated Assurance Institute]
- WALTON, R. W., Burnley Man. Commel Union.
- WALTON, W., Manchester Man. L. & L. & G.
- WAMSLEY, E. M., Croydon Man. Motor Un.
- WANDER, A., Boston Man. Legal.
- WANDS, R. D., Sub-Man. Royal, Legal and
Liverpool & London & Globe
- WALNESS, A. T., Man. for Eastern Scotland,
Western.
- WANLESS, W. H., Dundee Insp. Fed Emplrs'.
Medical & General.
- WANSBROUGH, T. P., C.B.E., A.I.A., Agency Man.
Eagle Star.
- WAPLES, C. I., Ilford Man. Road Transport
& General.
- WARBURTON, J., Sec. Haslingden Plate Glass.
- WARBURTON, N., Preston Insp. Sun Life.
- WARD, A. E., Preston Insp. Sun Life.
- WARD, C. A., Sec. Anglo-Saxon.
- WARD, C. T., Cardiff Insp. United British.
- WARD, D. W., Birmingham Man. Corried Life
- WARD, E. N., Southport Insp. Phoenix; also
London Guarantee.
- WARD, F. J., Asst. London Underwriter Aus-
tralian Alliance and Colonial Mutual Fire.
- WARD, G. L. H., Southampton Man. Beacon.
- WARD, H. E., Bedford Insp. Norwich Un. Life.
- WARD, J. E., Leicester Insp. Colonial Mut. Life.
- WARD, N., Wygan Insp. London & Lancashire
- WARD, S. E., Chairman, Worcester Centric,
Birmingham Insurance Institute
- WARD, S. L., Taunton Insp. North British &
Mercantile also Railway Passengers.
- WARREN, L., Hull Man. Yorkshire.
- WARDROP, A. S. B., Glasgow Fire Supt.
Caledonian.
- WARRE, W. J., Ipswich Man. Sun Life of Can.
- WAREING, C. A., Birkenhead Asst. Man. Liver-
pool & London & Globe
- WARFS, H. W., F.I.A., Life Man. & Act York-
shire.
- WARRE, J. D., F.F.A., Cape Town Acting Man.
Colonial Mutual Life.
- WARLOW, J. H., Carnarvon Man. London & Scot.
- WARNE, B. H., Hon. Gen. Sec. Insurance Musi-
cal Festival Society
- WARNER, A. K., Chief Engineer and Man.
Insurance Engineers.
- WARNER, H., United States Man. Liverpool
& London & Globe.
- WARNES, E. C., Hull Man. State; Grimsby and
Hull Man. Liverpool & London Plate Glass.
- WARREN, A. E. W., Birmingham Jt. Man. Sun
Life.
- WARREN, A. S., Chief City Insp. British Gen.
General Life.
- WARREN, C. C., Cricklewood Asst. Life Sec.
- WARREN, C. V., Birmingham Insp. Sun Life.
- WARREN, E. C., Huddersfield Man. Yorkshire.
- WARREN, G. DE C., Gen. Man. Midland Colliery
Owners.
- WARREN, W. A., Cambridge Man. Ocean Acctd.
- WARWICK, W. G., Reading Man. Sun Ins.;
also Great Western & General.
- WATCHORN, Capt. A. E., Bombay Supt. Gresham
Life.
- WATERFIELD, W. F., Nottingham Man. Law
Union & Rock.
- WATERS, C. I. P., Cardiff Asst. Man. Royal.
- WATKINS, A. G. W., Shrewsbury Sec. Eagle
Star.
- WATKINS, H. H., Derby Insp. London & Lancs.
- WATERWORTH, G. W., Liverpool Man. Yorkshire.
- WATSON, A., Asst. Man. Glasgow Royal.
- WATSON, D. A., Insp. Provincial.
- WATSON, D. DEWAR, Belfast Insp. Scott. Temp.
- WATSON, F. W., Croydon Insp. Eagle Star.
- WATSON, G. H., Ealing Man. Norwich
Union Life.
- WATSON, G. O. DODDS, LL.B., Sec. Caledonian.
- WATSON, H., Croydon Man. Legal & General.
- WATSON, H. DEWAR, West-End Sec. Scottish
Temperance.
- WATSON, J., Maidstone Man. Phoenix; also
London Guarantee.
- WATSON, J. B., Hull Man. Midland Employers'.
- WATSON, J. P., Middlesbrough Insp. Atlas.
- WATSON, JOSEPH & SON, Secs. Blackburn P.G.
- WATSON, L. J., Hanley Sec. Sun Ins.
- WATSON, R. H., Sec. Falkirk & Stirlingshire
Plate Glass.
- WATSON, R. & SON, Acts. Aberdeen & Northern
F.S.
- WATSON, S. W., Luton Sec. Union.
- WATSON, WM., Sec. Scottish Legal Life.
- WATSON, W., J.P., Deputy Gen. Man. and Sec.
Road Transport.
- WATSON, W. G., Hon. Sec. Shrewsbury Centre
Birmingham Insurance Institute.
- WATT, E. G., Eastbourne Sec. Alliance.
- WATT, JOHN, Asst. Man. Prov. Acctd. & W. C.
- WATT, J. C., Man. and Treasurer, Aberdeen &
Northern F.S.
- WATT, J. H., Wolverhampton Fire and Accident
Insp. Pearl.
- WATTS, A. N., Middlesbrough Man. Alliance.
- WATTS, H. A., Southampton Man. Canada Life.
- WATTS, H. E., L'pool Asst. Man. Legal & Gen.
- WATTS, H. G., Alexandria Man. Northern.
- WATTS, P. J., Auckland, N.Z., Man. Standard
Fire & Marine of New Zealand.
- WATTS, R. S., Newport Insp. British Oak.
- WAUGH, J., Ayr Man. Commercial Union.
- WAYLETT, P. L., Toronto Asst. Man. London &
Lancashire. Sec. Mercantile Fire of Toronto.
- WEARS, W. E., Sydney Man. Norwich Un. Fire.
- WEATHERHEAD, K. K., M.A., F.F.A., Joint Act.
Scottish Equitable.
- WEATHERILL, R., Middlesbrough Insp. Eagle
Star.
- WEATHERSTONE, D. M., Agency Sec. Scot. Equit.
- WEATHERSTONE, R. M., Belfast Sec. Standard
Life.
- WEAVER, H. P., London (West End) Asst. Man.
Caledonian.
- WEBB, C. W., Sec., Insurance Officials' Society.
- WEBB, E., Sec. & Man. Scarborough Mutual.
- WEBB, E. P., London Marine Underwriter,
British Traders', North China, Union of
Canton and Yangtze.
- WEBB, F., Bristol Asst. Man. Employers' Liab.
- WEBB, G. VEKE, Asst. Sec. Licenses & General.
- WEBB, G. V., Claims Man. Licenses & General.
- WEBB, K. E. R., Southall Insp. General Acctd.
- WEBB, R. E., Queensland Man. Australian
Mutual Provident.
- WEBB, R. L. S., Hong Kong Man. Com. Union.
- WEBB, W. M., Sydney Asst. Man. Alliance.
- WEBBER, J. W., Man. for India Phoenix; also
London Guarantee.
- WEBSTER, A., Perth Man. Warden.
- WEBSTER, D. J., Aberdeen Sec. Western.
- WEBSTER, E. P., New Plymouth Man. South
British.
- WEBSTER, F. W., Bristol Life Supt. London
Assurance.
- WEBSTER, H., Agency Man. British Law.
- WEBSTER, J., Dundee Man. Road Transport.
- WEBSTER, J. A. T., Newcastle Man. Marine &
General.
- WEBSTER, L. A., Durban Sub Man. Guardian.
- WEBSTER, M. R., Man. for Natal Scottish Union
& National.
- WEBSTER, W. G., Gen. Sec. National Fire
Brigades Association.
- WEBSTER, WALTER J., Birmingham Man. State,
and Liverpool & London P.G.
- WEEKES, E. B., Man. Dir. South of England
Mutual P.G.
- WEEKES, F. L., Supt. For. Fire Dept. Guardian.
- WEGENER, J. F., Netherlands (Accident) Jt.
Man. Royal Exchange.
- WEIGHTMAN, L., Foreign Acctd. Man. Phoenix
and London Guarantee; also Union Marine.
- WEIR, J., Aberdeen Sec. Scottish Life.
- WEKSLER, B., Whitechapel Insp. Sun Life.
- WELCH, A. C., Luton Man. London & Scottish.
- WELCH, A. E., Swansea Man. Cornhill.
- WELCH, A. E., Sec. Alliance.
- WELCH, F. H., Coventry Insp. General Accident.
- WELCH, R. V., Ipoh Man. Commercial Union.
- WELCH, T. A. L., Birmingham Sec. Equitable
Life & University Life.
- WELCH, W. H., Finchley Man. Provident.
Accident & White Cross.
- WELCH, W. S., President, Insurance Parliamen-
tary Association.
- WELD-BLUNDELL, J. H., Liverpool Asst. Man.
Alliance.
- WELLS, H. F. C., Croydon Fire Supt. North
British & Mercantile.
- WELLS, H. L., Eastern Counties Sec. Life Asso-
ciation of Scotland.
- WELSON, J. B., Accident Man. Legal and Royal.
- WENBAN, P. J., South African Man. (Cape Town)
Atlas.
- WENHAM, F. G., Margate Insp. Commercial Un.
- WESSON, S. A., North London Insp. Sun Life.

- WEST, C. J. DE LA WARR, Acctd Supt. Guardian.
 WEST, R. M., Ceylon Man. National Mutual of Australasia.
 WEST, V. A., South London Insp. Sun Life.
 WESTCOMBE, A. B. Sec. Launderers' Mutual.
 WESTCOTT, A., Manchester Man. North British & Mercantile; also Railway Passengers' and Fine Art & General.
 WESTCOTT, G. F., Plymouth Man. London Assur.
 WESTCOTT, L. A., City Asst. Man. Clerical, Medical & General.
 WESTCOTT, P. T., Durban Man. Atlas.
 WESTLAKE, S. H., Agency Sec. for Great Britain. Manufacturers Life.
 WESTMAN, C. L., Nottingham Man. Clerical, Medical & General.
 WESTMAN, J. W., Man. Dir. British Nat. Life.
 WESTLEY, F. J. B., South London Insp. Sun L.
 WESTON, C. D., Leicester Man. Motor Union.
 WESTON, C. S., Sec. Norwich Union Fire.
 WESTON, E., Manchester Man. Alliance.
 WESTON, H. J., Oxford Street Man. Sun Ins.
 WESTON, T. H., Newport (Mon.) Insp. Liverpool & London & Globe.
 WESTON, V. R., Adelaide Man. London & Lancs.
 WESTRUP, F. C., Liverpool Man. and Underwriter South British.
 WEYER, C. V., Hull Sec. Norwich Union Fire.
 WEYER, D., F.I.A., Asst. Man. Norwich Un. Life.
 WHALLEY, F., Bolton Insp. Royal.
 WHARAM, W., Birmingham Man. National Employers'.
 WHEATLEY, V., Victoria Man. Australian Mutual Provident.
 WHARMBY, L. A., Southampton Insp. Sun Life.
 WHARRIE, R. B., Glasgow Man. Ocean Accident, [President, Glasgow Insurance & Actuarial Society.]
 WHARTON, L., Stockport Insp. General Accident Fire & Life.
 WHEELER, A. W., Dublin Man. Employers' Liab.
 WHEELER, EDGAR, Gen. Man. British Oak; also M.M.I. Association.
 WHEELER, G. C. W., Southampton Insp. Sun L.
 WHEELER, H. J., Bournemouth Sec. Brit. Oak.
 WHEELLEY, P. L., London (W.E.) Asst. Sec. Scottish Temperance.
 WHELOCK, H. J., Birmingham Sec. Scottish Insurance.
 WHELAN, C. H., Pittsburgh Man. Ocean Acctd.
 WHICHER, B., Croydon Insp. Sun Life.
 WHITAKER, C. J., Guildford Insp. Eagle Star.
 WHITAKER, J., Junr., Leeds Insp. Federated Employers'.
 WHITAKER, T., Newcastle-on-Tyne Man. Royal.
 WHITCOMB, P. G., Horsham Insp. Essex & Suffolk Equitable.
 WHITE, A. B., Hon. Sec. Manchester Insurance Institute.
 WHITE, CLEMENT, Newcastle Man. Provident Accident & White Cross.
 WHITE, C. A., Nottingham Man. Liverpool & London & Globe.
 WHITE, E. C. W., Brighton Insp. Eagle Star.
 WHITE, H., Belfast Man. Co-operative.
 WHITE, J. A., Liverpool Sec. Scottish Equit.
 WHITE, J. ARDEN, President Institute of Consulting Motor Engineers.
 WHITE, R., Worcester Fire & Acctd. Insp. Pearl.
 WHITE, R. E., F.I.A., Act. Confederation Life.
 WHITE, R. H., Sherbourne Insp. Employers' Liability.
 WHITE, R. W., Lime Street Insp. Sun Life.
 WHITE, W. H., Potteries Sec. Norwich Un. Fire.
 WHITE, W. J., Plymouth Rep. Westminster Fire.
 WHITE, W. L., Winnipeg Man. Quebec Fire.
 WHITE, W. L., Toronto Man. & Sec. London & Lancashire Guarantee & Accident.
 WHITE, W. N., Luton Insp. Gresham Fire & Accident and Gresham Life.
 WHITE-PARSONS, P., Christchurch, N.Z., Man. Royal Exchange.
 WHITEHEAD, T., Sec. Oldham & Counties Farmers' Fire.
 WHITEHORN, J. V., Swansea Sec. Phoenix; also London Guarantee.
 WHITEHURST, G. L., B'ham Man. Crown Life.
 WHITEHURST, W. J., Brighton Man. Canada Life.
 WHITELEY, Col. C. C. O., President Corporation of Insurance Agents.
 WHITEMAN, G. H., Chief Officer & Sec. London Salvage Corps.
 WHITEMAN, H. L., Christchurch (N.Z.) Man. Atlas.
 WHITEMAN, L. W., Worcester Insp. Employers' Liability.
 WHITESIDE, T. H., Liverpool Sec. London & Lancashire and British Fire.
 WHITFIELD, J. T., Darlington Man. Motor Union.
 WHITFIELD, W. G., Southampton Man. Pearl.
 WHITFORD, S. F., Sec. Cornish Mutual.
 WHITING, L., Birmingham Insp. United British.
 WHITLY, E. M., Gen. Man. for Canada Norwich Union Fire.
 WHITLOCK, J. B., West End Man. Atlas; also Essex & Suffolk.
 WHITLOW, N. M., Liverpool Man. Beacon.
 WHITMARSH, E., Sec. Plymouth Glass.
 WHITMORE, E. W., Birmingham Man. Norwich Union Fire.
 WHITTAKER, FRANK B., Bristol Sec. Nat. Guar.
 WHITTAKER, L. A., Northampton Insp. Eagle Star.
 WHITTRICK, E. T., Ipswich Man. British Gen.
 WHYTE, J. H., Nottingham Insp. Eagle Star.
 WHYTE, W. S., Dundee Man. Norwich Union Fire and Norwich Union Life.
 WICKS, H. GILLIES, Newcastle Man. Legal & Gen.
 WIGHTMAN, JOHN, Edinburgh Man. Provident Accident & White Cross.
 WIGHTMAN, W. R., Insp. (Union Life Branch) Commercial Union.
 WILCOCK, H. A., Sec. Vulcan Boiler.
 WILD, F. C., Northampton Man. Canada Life.
 WILD, H. W., Oldham Sec. Union.
 WILD, L. W. S., Burton-on-Trent Insp. General Accident.
 WILD, R. H., Hong Kong Man. South British.
 WILDE, R., Bury Insp. North British & Mercantile and Railway Passengers.
 WILDING, R. A., West End Insp. Drapers' & General.
 WILES, W., Cape Town Man. Alliance.
 WILEY, H. G., Wellington, N.Z., Man. Liverpool & London & Globe.
 WILKES, E. A., Worcester Man. Army, Navy & General.
 WILKIE, DAVID, Wellington (N.Z.) Man. North British & Mercantile.
 WILKIE, J. S., Birmingham Accident Supt. Scottish Union & National.
 WILKINS, C. H., Belfast Man. Employers' Liab.
 WILKINS, F. C., Sec. "Bell" (at Lloyd's).
 WILKINS, H. C. MARTYN, Man. Launderers' Mutual.
 WILKINSON, C. E., Leeds Man. Midland Emps.
 WILKINSON, C. Q., Brisbane Man. South British.
 WILKINSON, F., Leeds Man. B. & G. General.
 WILKINSON, H. G., Oxford Man. General Acctd. and Scottish Automobile.
 WILKINSON, W., Huddersfield Man. Friends' Provident & Century Life; also Century.
 WILKINSON, WILLIAM, Huddersfield Sec. London & Lancashire.
 WILKS, L. E., London Insp. Scottish Widows'.
 WILLAME, J., Brussels (Midi) Man. Ocean Accident.
 WILCOCKS, R. J., Cannon Street Insp. Sun Life.
 WILCOX, N. W., Nottingham Sec. Scottish Life.
 WILLEMSE, H. F., Sourabaya Man. Ocean Acctd.
 WILLEMSON, P., New York Sec. Sterling Offices.
 WILLEMSON, V. R., Foreign Supt. Sterling Offices.
 WILLETT, L. I. A., Salisbury Insp. Sun Ins.
 WILLIAMS, J., Brussels (West) Man. Ocean Accident.
 WILLIAMS, A. D. E., Bath Insp. Royal.
 WILLIAMS, A. V., Newcastle Sec. Caledonian.
 WILLIAMS, A. W., Bath Insp. L. & L. & G.
 WILLIAMS, C., Bristol Man. Warden.
 WILLIAMS, C. A., Cardiff Insp. Eagle Star.
 WILLIAMS, D. PRYCE, Colwyn Bay Man. Pilot.
 WILLIAMS, D. R., City Sec. Friends' Provident & Century Life; also Century.
 WILLIAMS, E., Chester Insp. L. & L. & G.
 WILLIAMS, E. GARFIELD, Norwich Man. United British.
 WILLIAMS, F. J., Gen. Man. Royal; also Liverpool & London & Globe and Central; also Legal. [Chairman, Fire Salvage Association of Liverpool.]
 WILLIAMS, G., Sec. Association of Industrial Assurance Companies & Collecting Friendly Societies.
 WILLIAMS, G. A. K., Christchurch, N.Z., Man. Yorkshire.
 WILLIAMS, G. E., Wrexham Man. Alliance.
 WILLIAMS, H., Liverpool Man. Nat. Provident.
 WILLIAMS, H. B., Sec. (U.K.) Canada Life.
 WILLIAMS, H. E., Rochdale Insp. Federated Em.
 WILLIAMS, H. F., City Man. Gresham Life.

- WILLIAMS, H. J., Worcester Insp. Eagle Star.
 WILLIAMS, H. LLOYD, Wrexham Man. Royal Exchange.
 WILLIAMS, H. O., Wolverhampton Insp. Royal.
 WILLIAMS, H. S., Brisbane Man. Scottish Union & National.
 WILLIAMS, I., London Man. Pilot.
 WILLIAMS, J., D.S.O., Yorkshire Man. National Provident.
 WILLIAMS, J. D., F.F.A., Joint Act. Caledonian. [Hon. Sec. Associated Scottish Life Offices.]
 WILLIAMS, J. E., Croydon Man. Gresham Fire.
 WILLIAMS, J. G., Hon. Sec. Croydon Centre London Insurance Institute.
 WILLIAMS, J. H., Brisbane Man. Atlas.
 WILLIAMS, J. H., Exeter Sec. Life Association of Scotland.
 WILLIAMS, J. H., Chairman, Liverpool & Glasgow Salvage Association.
 WILLIAMS, J. L., Aberdeen Sec. Northern.
 WILLIAMS, J. O., Bangor Man. Royal.
 WILLIAMS, K. S., Liverpool Man. Alliance; also Westminster Fire.
 WILLIAMS, L. A., Law Courts Man. Law Accdt.
 WILLIAMS, L. A., Malaya Man. Prudential.
 WILLIAMS, L. V., Sec. English & American.
 WILLIAMS, M., Hull Insp. Sun Life.
 WILLIAMS, MANNING & HAZLEWOOD, Secs. Cheltenham Mutual P.G.
 WILLIAMS, O. I., Hereford Insp. Avon and Nat. Farmers Union Mutual.
 WILLIAMS, P., President Birmingham Insurance Institute.
 WILLIAMS, R., Chester Insp. Sun Insurance.
 WILLIAMS, R. H., Newbury Man. Gresham Life.
 WILLIAMS, R. O., Liverpool Man. Brit. General.
 WILLIAMS, S. C., Asst. London Sec. London & Lancashire.
 WILLIAMS, TREVOR M., Cardiff Man. Cornhill.
 WILLIAMS, W. J., City (London) Man. Liverpool & London & Globe.
 WILLIAMSON, A. G., Luton Sec. General Accdt.
 WILLIAMSON, C., Man. for Scotland, Gresham Life.
 WILLIAMSON, C. A., Romford Insp. Friends' Provident & Century Life and Century.
 WILLIAMSON, ERIC F., Man. for France, Norwich Union Fire.
 WILLIAMSON, E. F., J.P., Gen. Man. Norwich Union Fire.
 WILLIAMSON, H., Head Office Insp. Federated Employers' Fire.
 WILLIAMSON, H. A., Asst. Sec. Scot. Equit.
 WILLIAMSON, W. W., F.I.A., Gen. Man. & Act. Norwich Union Life.
 WILLMENT, H., Sec. Gt. Yarmouth P.G.
 WILLIS, C. L., Manchester Man. Provincial also Drapers' & General.
 WILLIS, C. S., Jt. Sec. Scottish Provident.
 WILLIS, H. H., Sec. & Treas., New South Wales Insurance Institute.
 WILLIS, K. E., Bloomsbury Asst. Sec. United Kingdom Provident.
 WILLIS, O., City Asst. Man. British General.
 WILLIS, W. H., London Sec. Maritime.
 WILLIS, FABER & PARTNERS, LTD., Fire Mans. for U.K. and Europe Meiji Fire, Mitsubishi Marine & Fire, Taisho Marine & Fire, and Tokio Marine & Fire. U.K. Correspondents, Assicurazioni Generali, Compagnie des Proprietaires Reunis.
 WILLMER, F. M., Mercantile Asst. Man. Royal.
 WILLOTT, T. H., Sec. Alpha.
 WILLOUGHBY, A., Nottingham Man. United Brit. and Local Government Guarantee.
 WILLS, D., Reading, Oxford & St. Albans Life Sec. General Life.
 WILLS, E. G., Bombay Man. South British. [Chairman, Bombay Underwriters' Assoc.]
 WILLS, GRAHAM H., & Co., Bristol Secs. Western.
 WILLS, W. H., Life Sec. for Scotland General L.
 WILSHER, W. G., London Man. Beacon.
 WILSON, ALEX., Belfast Man. Law Accident also London & Lancs.
 WILSON, A. G., Edinburgh Insp. Scottish Widows.
 WILSON, A. S., City Man. Law Un. & Rock.
 WILSON, CLAUDE, Gen. Man. and Sec. Cornhill.
 WILSON, C., Elgin Insp. North British & Mercantile and Railway Passengers'.
 WILSON, E., Chester Insp. Atlas.
 WILSON, E. G., Burton-on-Trent Insp. Royal.
 WILSON, E. L., Man. and Sec. Great Western & General; London & County P.G.; also Man. Plate Glass dept. Sun Ins.
 WILSON, F. E., Watford Man. Universal.
 WILSON, F. P., Brighton Man. Sun Life.
 WILSON, G. H., Invercargill Man. Standard Fire & Marine of New Zealand.
 WILSON, G. R., Halifax, N.S., Man. Phoenix.
 WILSON, H. R., Sydney, N.S.W., Man. Yorkshire.
 WILSON, J., Northampton & Leicester Man. Beacon.
 WILSON, J., Winnipeg Jt. Man. Royal Exchange.
 WILSON, J. A., Derby Insp. Colonial Int. Life.
 WILSON, J. L. I., Inverness Insp. Scottish Equitable Life.
 WILSON, J. McClure, Dundee Sec. Scot. Equit.
 WILSON, J. P., Southport Insp. State.
 WILSON, J. S. B., F.F.A., A.I.A., Act. British Gen. Provincial.
 WILSON, J. W., Wolverhampton Insp. Provincial.
 WILSON, L. W., Victoria Man. Prudential.
 WILSON, P. M., Glasgow Insp. Law Un. & Rock.
 WILSON, R. M., Cape Town Man. South British.
 WILSON, R. N., Southport Insp. L. & L. & G.
 WILSON, S., Hull Sec. Provincial, also Drapers' & General.
 WILSON, S. A., Motor Man. British General.
 WILSON, S. A., Sunderland Insp. Royal.
 WILSON, S. A., Reading Man. Licenses & General.
 WILSON, S. E., Leeds Accdt. Insp. Norwich Union Fire.
 WILSON, S. J., Newcastle Man. Sun Life.
 WILSON, T. H., Belfast Sec. Caledonian.
 WILSON, W., Liverpool Insp. Scottish Widows'.
 WILSON, W. C., Sec. Ecclesiastical.
 WILSON, W. C., Chesterfield Insp. Gen. Accdt.
 WILSON, W. D., Inverness Man. Commercial Union and Union; also Edinburgh.
 WILSON, W. G., B.A., Fire Man. for Canada Prudential.
 WILSON, W. M., West End Man. Eagle Star. Man. Theatres Mutual.
 WILSON, W. M. G., F.F.A., Asst. London Sec. Scottish Widows' Fund.
 WILSON-HILL, F. W., City Insp. Norwich Un. L.
 WILTSHIRE, S. K., Hon. Sec. Ins. Flying Club.
 WIMBUSH, O. C. B., West End Man. Norwich Union Life.
 WINCHESTER, H. W., Glasgow Sec. British Law.
 WINCKLE, E. W., Sec. Provincial P.G.
 WINDSOR, A. H., C.M.G., Asst. Man. Prudential.
 WINN, P. B., Fleet Street Man. Norwich Union Fire.
 WINSTONE, F. J., Claims Man. Trafalgar.
 WINTER, F. C., Galashiels Man. Comm. Union.
 WINTER, W. D., President, Insurance Institute of America.
 WINTERBURN, H. E., Exeter Sec. Phoenix; also London Guarantee. [Hon. Sec. Exeter Insurance Institute.]
 WINTER-COOKE, C. S., Sheffield Man. Colonial Mutual Life.
 WINTERS, H. F., Tunbridge Wells Man. Commercial Union. [Chairman, Tunbridge Wells Centre Kent Insurance Institute.]
 WINTERS, R. A., Montreal Fire Supt. Alliance.
 WINTER-TAYLOR, W. J., Sec. High Wycombe Chair Manufacturers' Workmen's.
 WINTERTON, R. K., Brighton Man. Gresham Life.
 WINTLE, H. C., Asst. Sec. Railway Passengers'.
 WIRGMAN, DR. C. WYNN, Jt. Hon. Sec. Assurance Medical Society.
 WINREY, J. Home Motor Supt. Phoenix.
 WISEMAN, J. F., Croydon Insp. Sun Life.
 WISEMAN, J. K., Joint Man. Dir. Royal London Mutual.
 WISEMAN, S. W., H.O. Insp. Eagle Star.
 WISEMAN, W. H., Birmingham Man. Canada Life.
 WISHART, W. M., F.F.A., Glasgow Sec. Standard Life.
 WITHERS, S. F., Southampton Man. Liverpool & London & Globe.
 WITHERINGTON, G. H., Altrincham Insp. General Accident.
 WITHERINGTON, J. A. N., Cambridge Man. London & Scottish.
 WITHEY, E. G., Croydon Man. British General.
 WITTE, H. B., Hon. Sec. Cape of Good Hope Insurance Institute.
 WOFFENDIN, K. H., Gen. Man. & Act. African Life.
 WOLFENDEN, A. M., Kingussie Insp. Commercial Union.
 WOLLASTON, H. V., Birmingham Man. Warden.
 WOLSTENCROFT, H., Manchester Insp. Sun Life.

- WOLTERS DORFF, R. F. Chicago Sec. Atlas.
 WOOLLEY, R. H., Birmingham Fire Supt. Phoenix.
 WOOD, A., Southampton Sec. Vulcan Boiler.
 WOOD, A. B., F.I.A., F.A.S., President and Man. Dir. (Montreal) Sun Life of Canada.
 WOOD, A. G., Sec. and Treas. Association of Underwriters and Insurance Brokers in Glasgow.
 WOOD, C. F., F.I.A., London (Holborn) Man. Manufacturers Life.
 WOOD, D., Glasgow Man. Law Union & Rock.
 WOOD, D. GARRETT, Colchester Sec. Phoenix and London Guarantee.
 WOOD, GEORGE, Edinburgh Life Insp. Eagle Star.
 WOOD, G. W., Sheffield Man. Brit. Eng., Boiler.
 WOOD, PERCY E., Manchester Sec. Standard L.
 WOOD, R., Bristol Man. Legal.
 WOOD, R. D., Accident Supt. Gresham Fire & Accident.
 WOOD, SYDNEY, Asst. Man. and Sec. Licenses & General.
 WOOD, S. B., Manchester Underwriter Providence Washington.
 WOOD, S. C., Hon. Sec., Peterborough Centre Northampton Insurance Institute.
 WOOD, S. F., Preston Man. Provident Accident & White Cross.
 WOOD, W. A. P., E.A., F.A.S., Asst. Gen. Man. & Act. Canada Life.
 WOODCOCK, A. E., President, Reading Insurance Institute.
 WOODCOCK, C. W., Ipswich Man. Commercial Union.
 WOODCOCK, N. A., Man. & Sec. Huddersfield Mutual Plate Glass.
 WOODCOCK, P. E. H., Plymouth Man. Sun Life.
 WOODCOCK, P. G., Asst. Man. Pearl.
 WOODCOCK, S. W., Exeter Man. Dominion.
 WOODGATE, A. C., Sec. Wesleyan & General.
 WOODGATE, D. R., M.COM., F.I.A., Act. Wesleyan & General. [President, Birmingham Act. Society.]
 WOODMAN, C. B., Eastbourne Man. Commercial Union.
 WOODMAN, D. E., Acctd. Man. Avon, also National Farmers.
 WOODROFFE, J. T., St. Louis Man. Northern.
 WOODRUFF, F. W., Birmingham Insp. Sun Life.
 WOODS, S. G., W. Chatham Man. Pilot.
 WOOD-SMITH, A. C., Asst. Sec. Royal National Pension Fund for Nurses.
 WOODWARD, C. F., Birmingham Man. Law Union & Rock.
 WOODWARD, C. G., Salisbury, S. Africa. Man. North British & Mercantile.
 WOODWARD, W., Edinburgh Man. Commercial Union.
 WOOLER, J. C., Man. Sheffield & Dist. Millers.
 WOOLLEY, F., Liverpool Man. Confederation L.
 WOOLVERTON, W. H., Deputy Man. for U.K., Zurich and Bedford General.
 WORKMAN, G. H. A., Birmingham Man. Commercial Union, Edinburgh and National of Great Britain. [Hon. Sec. Birmingham Insurance Golfing Society.]
 WORKMAN, WILLIAM ARTHUR, F.I.A. (1902), Man. Dir. Legal & General, Gen. Man. 1921. Also Man. Dir. Gresham. Sec. 1912. Joined staff of Legal & General 1909. Actuarial Clerk Equitable Life 1901. With Imperial Ins. Co. 1894. On Board of Examiners of Institute of Actuaries 1916 to 1921. Council Institute of Actuaries 1916 to 1921 and 1927 to 1932. Chairman Life Offices Assoc. 1929 to 1930. President Insurance Institute of London 1931-1932.
 WORLEY, E. F., South London Asst. Man. Sun Life.
 WORMALD, JOHN, Executive Dir. Mather & Platt, Ltd.
 WORMALD, W., London Man. Grinnell Sprinkler.
 WORMLEIGHTON, E. A., London (West End) Man. Caledonian.
 WORTH, C. W., Stoke Man. Brit. Eng., Boiler.
 WORTLEY, H., Leeds. Man. County Fire also (Provident Life) Alliance.
 WOTHERSPOON, J. D., Supt. of Branches Scottish Union & National.
 WOTTON, R. F., Gloucester Sec. Alliance.
 WRAY, H. J., Birmingham Man. Liverpool Mar.
 WREN, E. H., Bulawayo Man. Royal Exchange.
 WRIE, H. M., Agency Man. Ocean Accident.
 WRIGHT, E. A., Sec. North Staffs. Collieries.
 WRIGHT, E. U. A., Manchester Fire Supt. Royal.
 WRIGHT, E. W., Calcutta Man. Northern; Man. for India London & Scottish.
 WRIGHT, F. H., Gen. Man. for Australia Sea. Man. for Australia Royal Exchange and State.
 WRIGHT, G. C., Nottingham Sec. Life Association of Scotland.
 WRIGHT, H., Plymouth Man. Liverpool & London & Globe.
 WRIGHT, HEDLEY C., Man. for U.K. Zurich General Accident; Gen. Man. Bedford Gen.
 WRIGHT, H. E., Shanghai Man. Yorkshire.
 WRIGHT, N., Malmesbury Man. Yorkshire.
 WRIGHT, R. E. E., Watford Man. Motor Union.
 WRIGHT, R. I. S., Perth, W. A., Man. Ocean and Palatine.
 WRIGHT, S., Dudley Man. Midland Mutual P.G. and Man. Commercial Union.
 WRIGHT-STANLEY, West End Man. Brit. General.
 WRIGHT, V. W., Mansfield Sec. Sun Ins.
 WRIGHT, W. E., Northampton Man. Atlas and Essex & Suffolk.
 WRIGHT, W. E., President Cape of Good Hope Insurance Institute.
 WRIGHT, W. R., Kingston Man. Royal.
 WRIGLEY, T., B.A., High Wycombe Man. National Employers'.
 WURR, HERBERT, Man. British Life.
 WYATT, C. H., Auckland (N.Z.) Man. Commercial Union; also Ocean Accident.
 WYBAR, J., F.F.A., Investment Man. Scottish Amicable.
 WYLDE, A., Asst. Sec. Chartered Insurance Institute, Sec. Insurance Clerks' Orphanage; Sec. Insurance Benevolent Fund.
 WYLDE, R. H., Queenstown, S.A., Insp. Ocean Accident.
 WYMARK, R., Brighton Insp. Sun Life.
 WYNN, J. W., Hereford Insp. L. & L. & G.
 WYNN, R. B., North Wales Insp. Dominion of Canada.
 WYNNES, H. S., Home Counties Insp. National Mutual Life.
 YARROW, J. A., Newcastle Asst. Sec. Scottish Insurance.
 YATES, C. F., Manchester Sec. British Law.
 YATES, J. J. & Co., Manchester Mans. Liverpool & London Plate Glass.
 YATES, R. P., City Insp. Friends' Provident & Century Life and Century.
 YATES, W. J., Glasgow Sec. Scottish Un. & Nat.
 YATES, W. L., Sec. Leicester & District Mutual Plate Glass.
 YEO, L. F., Canterbury Insp. General Accident.
 YERBURY, F. H. B., Fire Man. Phoenix; also London Guarantee.
 YETTON, J. L., Leeds Man. Sun Life.
 YOUNG, A., Glasgow Man. Eagle Star.
 YOUNG, B. C., Manchester Fire Supt. London & Lancashire.
 YOUNG, C. S., Wanganui Man. South British.
 YOUNG, D. H., London Foreign Fire Supt. Caledonian.
 YOUNG, F. J., Birmingham Sec. Guildhall.
 YOUNG, F. J., Foreign Fire Supt. Western.
 YOUNG, H. A., Bedford Asst. Man. Phoenix.
 YOUNG, H. S., Bristol Man. Union.
 YOUNG, J., Lime street Man. Sun Life.
 YOUNG, J., Montreal Sec. Northern.
 YOUNG, J. A., Vancouver Man. Employers' Liability.
 YOUNG, R., Leeds Man. Pearl.
 YOUNG, R. D., Kirkcaldy Insp. London & Lancs.
 YOUNG, R. J., Birmingham Asst. Man. Commercial Union, Edinburgh and National of Great Britain.
 YOUNG, S., Bombay Man. Ocean Accident.
 YOUNG, T. B., Dundee Man. Cornhill.
 YOUNG, W., Edinburgh Man. Ocean Accident.
 YOUNG, W. A., Newport (Mon.) Sec. Phoenix and London Guarantee.
 YOUNG, WM., F.F.A., Asst. Act. New York Life.
 YUILL, W. Jun., Glasgow Asst. Man. National Provident.
 YUNNIE, R. P., Aberdeen Sec. Scottish Plate Glass.
 ZEALEY, L. G., Wood Green Asst. Man. Norwich Union Life.
 ZOBEL, H., Man. for Denmark Phoenix and London Guarantee.
 ZOBEL, H., jun., Copenhagen Asst. Man. Phoenix.

SWISS REINSURANCE COMPANY, ZURICH.

Established 1863.

*All Branches of
REINSURANCE BUSINESS
transacted*

		SWISS FR.
Capital Subscribed	-	58.000.000.-
Capital Paid up	-	23.200.000.-
Total Reserve Funds as per 31st December, 1937-		524.584.268.-
Total Assets	- -	738.187.948.-

General Managers: P. Alther, E. Bebler.

DIRECTORS

OF

British and Irish Insurance Offices

HAVING FUNDS OF £10,000 AND UPWARDS.

- ABERCONWAY, RT. HON. LORD, C.B.E., London Assurance.
 ABERDARE, RT. HON. LORD, Scottish Union & National (London).
 ABERGAVENNY, MARQUESS OF, Sun Insurance.
 ACKERLEY, SAMUEL, Liverpool & London & Globe (Manchester).
 ACKLAND, CAPT., W. J., London & Lancashire (Cardiff).
 ACLAND-TROYTE, LT.-COL. GILBERT J., C.M.G., D.S.O., M.P., J.P., Commercial Union (Exeter).
 ADAMS, G. DAY, General Accident (Leicester).
 ADAMSON, A. H., Builders' Accident.
 ADEANE, CHARLES, R. W., C.B., National Provident.
 ADGIE, R. F., M.A., F.C.A., Licenses & Gen. (Leeds).
 AGAR-ROBARTS, MAJ. HON. A. VICTOR, M.C., London & Scottish (Chairman).
 " Scottish Metropolitan (Chairman).
 " Welsh.
 AGLIONBY F. B., M.A., Scottish Ins. (London).
 AGNEW, SIR ANDREW, C.B.E., Midland Employers' Mutual.
 AGNEW, MAJOR JOHN S., Alliance (Bury St. Edmunds).
 AINGE, DAVID, National & Colonial.
 AINSWORTH, W. H., Royal Exchange (Manchester).
 AIRLIE, LT.-COL. RT. HON. THE EARL OF, K.C.V.O., M.C., General Accident, Fire & Life.
 " English Insurance.
 AITCHISON, GEORGE, North British & Mercantile (Carlisle).
 AKERS-DOUGLAS, LT.-COL. HON. GEORGE A., Liverpool & London & Globe (London).
 " Central.
 ALDEN, SIR PERCY, Royal Exchange (Law Courts).
 ALDENHAM, RT. HON. LORD, London Assurance.
 ALDERIDGE, R. S., Commercial Union (Belfast).
 ALDRICH, H. W., J.P., Eagle Star (Chairman, Brighton board).
 ALDRIDGE, ALBERT E., Tobacco Insurance.
 ALDRIDGE, E. HEWITT M., General Accident, Fire & Life (Chairman, Bournemouth board).
 ALEXANDER, G., Commercial Union (Aberdeen).
 " Union Assurance (Aberdeen).
 ALEXANDER, G. B., Royal Exchange (West End).
 ALEXANDER, GLOUCE H., London & Lancashire (Birmingham).
 ALEXANDER, HAROLD, W. S., Northern (Edinburgh).
 ALEXANDER, JOHN, Southern Life (London).
 ALEXANDER, JOHN A., London & Lancashire (Cardiff).
 ALEXANDER, DR. T. H. W., Friends' Prov. (Aberdeen).
 ALEXANDER, MAJOR SIR JAMES ULICK, K.C.V.O., C.M.G., O.B.E., Scottish Union & National (London).
 ALLAN, CLAUD A., Eagle Star (Chairman, Glasgow board).
 " British Crown Assurance.
 ALLAN, JAMES, Legal (Glasgow).
 ALLEN, A. E., General Accident (Nottingham).
 ALLEN, A. LOUIS, Scottish Amicable (Vice-President).
 ALLEN, E. HERON, F.R.S., Westminster Fire.
 ALLEN, F. J., Atlas (Manchester).
 ALLEN, LT.-COL. SIR WILLIAM, K.B.E., D.S.O., M.P., State Assurance (Belfast).
 ALLISON, W. S., J.P., F.C.C.S., Legal & General (Edinburgh).
 ALLSOP, B. G. K., M.C., Yorkshire (West End).
 ALNESS, RT. HON. LORD, General Accdt., Fire & Life.
 " English Insurance.
 ALTHIE, P., European General Reinsurance.
 AMES, EUSTACE B., British Law (West End).
 ANDERSON, D. A., Liverpool & London & Globe (Dundee).
 ANDERSON, RT. HON. SIR JOHN, G.C.B., G.C.S.I., G.C.I.E., M.P., Employers' Liability.
 ANDERSON, J. FARIE, Legal.
 ANDERSON, T. F., F.I.A., F.F.A., British Equitable.
 ANDERSON, LT.-COL. W. MEZIES, D.S.O., M.C., Royal Scottish (Chairman).
 ANDERSSON, W. H., Norwich Union Fire (Liverpool).
 ANDREW, SIDNEY, British Law (Chairman, Plymouth Board).
 ANNAN, PROFESSOR WILLIAM, C.A., Caledonian.
 ANNALY, RT. HON. LORD, M.C., Road Transport & General.
 ANSON, C. R., Commercial Union (West End).
 ANSTEV, ALFRED, Commercial Union (Exeter).
 ANTRIM, RT. HON., EARL OF, Yorkshire (S.W. London).
 ANTROBUS, ROLAND, State (Birmingham).
 APPLEBY, SIR ALFRED, General Accident (Newcastle).
 APPELYARD, H., North British & Mercantile (Leeds).
 ARBUTHNOT, ROBERT W. M., M.C., London Assurance.
 ARCHER, F. W., British Law (Liverpool).
 ARCHER, GILBERT, Scottish Union & National.
 ARGENT, W. S., Eagle Star (Stratford, E.).
 ARGLES, C. G., Commercial Union (West End).
 ARGO, ARCHIBALD, North British & Mercantile (Inverness).
 ARKILL, SIR NOEL, Liverpool & London & Globe (Bristol).
 ARKWRIGHT, B. S., Royal Exchange (Hereford).
 ARLOTI, DAVID, Mutual Property Life & General (Dep. Chairman & Man. Dir.).
 ARMITAGE, ALFRED K., Commercial Union (Manchester).
 ARMITAGE, ROBERT, Union Assurance.
 ARMITAGE, S. C., Norwich Union Fire (Nottingham).
 ARMITAGE, W. W., National & Local Government.
 ARMSTRONG, F., LL.B., Union (Nottingham).
 ARMSTRONG, RT. HON. LORD, North British & Mercantile (Newcastle).
 ARMSFRONG, SAMUEL, Alliance (Ipswich).
 ASHBURTON, LORD, Alliance Assurance.
 ASHTON, W. S., J.P., State (Chairman, Blackpool board).
 ASKEW, F. SUMMERS, Victory.
 " Treaty Reinsurances.
 ASKEW-ROBERTSON, W. H., Scottish Provident.
 ASPELL, S. F., F.C.A., Eagle Star (Leicester).
 ASPLAND, A. B., London & Lancashire (Chairman, Ashton board).
 ASQUITH, HON. ARTHUR M., D.S.O., Ocean Accident.
 ASTBURY, RANULPH, Salvation Army Assurance.
 " Salvation Army Fire.
 ASTELL, G. G., Atlas Assurance (Manchester).
 ASTON, WILLIAM, General Accident (Croydon).
 ASTOR, MAJOR HON. J. J., M.P., Phoenix.
 ATCHLEY, H. W. W., British Law (Bristol & S. Wales).
 ATHLONE, EARL OF, K.G., Eagle Star.
 ATHOLL, THE DUKE OF, P.C., K.T., G.C.V.O., C.B., D.S.O., Scottish Life (President).
 ATKINSON, J. J., British Engine, Boiler & Electrical.
 ATKINSON, J. SHERA, LL.B., Anglo-Scottish.
 ATKINSON, KENNETH HERFORD, Union (Manchester).
 ATKINSON, MAJ. SIR ARTHUR J., K.B.E., J.P., Eagle Star (Leeds).
 ATTLEF, J. B. S., Norwich Union Fire (Southampton).
 AUBREY, REV. M. E., M.A., Baptist Insurance.
 AUCHINACHIE, ALEXANDER, General Accident, Fire & Life (Aberdeen).
 AUSTIN, H. H., F.I.A., Pearl Assurance (Man. Director).
 AUSTIN, JAMES, M.A., LL.B., J.P., Eagle Star (Glasgow).
 BACHE, C. SIDNEY, London & Lancashire (W. Bromwich).
 BACON, EDMUND C., Yorkshire (S.W. London).
 BADDELEY, SIR VINCENT, K.C.B., Alliance.
 BAGOALEY, R. B., F.C.A., Legal (Nottingham).
 BAILEY, ALFRED HENRY, Cambrian.
 BAILEY, JOHN, London & Lancashire (Belfast).
 BAINES, ARTHUR R., London & Lancashire (Chairman, Leeds board).
 BAKER, EDGAR A. V., British Oak.
 " Merchants' & Manufacturers'.
 BAKER, E. L., Gracechurch Insurance.
 BAKER, HERBERT F., Motor Union.
 " Car & General.
 BAKER, JOHN R., J.P., Commercial Union (Plymouth).
 BAKER, W. THOMAS, National Federation of Meat Traders.
 BALDWIN, A. W., Royal (Edinburgh & Dumfries).
 BALDWIN, HON. ARTHUR W., Equitable Life.
 BALDWIN, RT. HON. EARL, P.C., Scottish Equitable (Vice-President).
 BALDWIN, NELSON, Dominion of Canada General (London).
 BALFOUR, A. E., Fine Art & General.
 BALFOUR OF BURLEIGH, RT. HON. LORD, Australian Mut. Provident (Chairman, London bd.).
 BALFOUR, F. R. S., Guardian Assurance.
 " Scottish Plate Glass.
 BALFOUR, HON. J. M., Life Association of Scotland (Chairman, London board).
 BALFOUR-KINNREAR, J., W.S., Eagle Star (Chairman, Edinburgh board).
 BALL, ALD. SIR ALBERT, J.P., General Accident (Nottingham).
 BALL, N. L., London & Lancashire (London board).

- BALLANTINE, R. H., C.A., London & Scottish (Scottish board).
- BALLANTYNE, HENRY, London & Lancashire (Edinburgh).
- BALLINGALL, G. D., W.S., Norwich Union Fire (Edinburgh).
- " Norwich Union Life (Edinburgh).
- BALLINTINE, JAMES, Commercial of Ireland (Londonderry).
- BAMBER, H., Liverpool & London & Globe (Blackpool).
- BANKES, RT. HON. SIR JOHN ELDON, F.C., G.C.B., Ecclesiastical (Chairman).
- BANKS, JOHN G., Dominion Insurance.
- BANNISTER, C. O., General Accident (Bristol).
- BARBER, JONATHAN, Alliance (Yorks & Derby).
- BARBER, W. BAYLDON, Friends' Provident & Century.
- BARBER, WALTER BROWNE, Law Union & Rock (Notts).
- BARBER-FLMING, A. J., Edinburgh Assurance.
- " National of Great Britain.
- " West of Scotland.
- BARBOUR, RT. HON. J. MILNE, D.L. Ulster Marine (Chairman).
- " Ocean Accident & Guarantee (Belfast).
- " Scottish Amicable (President).
- BARCLAY, LT.-COL. H. F., North British & Mercantile.
- " Railway Passengers.
- BARCLAY, LT.-COL. R. W., Royal Exchange.
- BARCLAY, ROBERT FRANCIS, Scottish Union & National (City of Glasgow Life board).
- BARCLAY, ROBERT L., C.B.E., Commercial Union.
- BARCLAY, SIR R. NOTON, National Boiler & General.
- BARCLAY, SIDNEY GEORGE, British Commercial.
- BARFIELD, HAROLD, Liverpool & London & Globe (Northampton).
- BARING, HON. EVELYN, London Life.
- BARKER, BRIAN B., London & Lancashire (Morley).
- BARLEY, F. CECIL, Victory Insurance.
- " Treaty Reinsurances.
- BARLOW, RT. HON. SIR C. A. MONTAGUE, Bt., Agricultural & General.
- BARLOW, SIR THOMAS, Bt., K.C.V.O., M.D., United Kingdom Provident.
- BARLOW, SIR THOMAS D., K.B.E., Commercial Union (Manchester).
- BARNES, A. K., Liverpool & London & Globe (Deputy-Chairman).
- " Royal (Deputy-Chairman).
- " British & Foreign Marine (Chairman).
- " Thames & Mersey Marine.
- BARNES, SIR HUGH S., K.C.S.I., K.C.V.O., Royal Insurance (London).
- BARNETT, COL. HUGH, V.D., T.D., North British & Mercantile (Ayr).
- BARNETT, WILLIAM, Commercial of Ireland.
- BARNSELY, D. GORDON, M.C., B.A., Wesleyan & General.
- BARON, JOHN, Union (E. Lancashire).
- BARON, S., Eagle Star (Manchester).
- BARR, JOHN, C.B.E., Iron Trades Employers' (Vice-Chairman).
- BARRAN, SIR JOHN, Bt., Colonial Mutual Life (London).
- BARRAND, A. RHYS, Prudential Assurance.
- BARRETT-LENNARD, A., Provincial (Bristol).
- BARRIE, SIR CHARLES C., K.B.E., M.P., Phoenix.
- BARRIE, W. HAMILTON, Commercial Union (Glasgow).
- BARRINGTON, HON. W. B. L., Legal & General (Vice-Chairman).
- " Gresham Life (Chairman).
- " Gresham Fire & Accident (Chairman).
- BARROW, HARRISON, Friends' Provident.
- " Century.
- BARROWCLIFFE, C. PERCY, Eagle Star (N. of England board).
- BARRY, MAJOR J. D., General Accident (Dublin).
- BARSTOW, SIR GEORGE LEWIS, K.C.B., Prudential Assurance (Deputy Chairman).
- BARTLETT, J. ADAMS, Alliance (Deputy Chairman, Liverpool board).
- BARTON, SAM, M.D., Norwich Union Life (Vice-President).
- " Norwich Union Fire (Vice-Chairman).
- BARTY, JAMES, LL.B., Northern (Dundee).
- BATCHELOR, A., National Farmers Union Mutual.
- " Avon Insurance.
- BATCHELOR, A. G. S., London & Lancashire (Cardiff).
- BATCHELOR, CHARLES, Royal Scottish.
- " Northern (Glasgow).
- BATES, COL. DENIS H., M.C., T.D., Reliance Marine.
- BATES, FREDERIC A., Royal Insurance (Dep. Chairman).
- " Liverpool & London & Globe (Dep. Chairman).
- BATH, ROBERT, M.C., T.D., British Law (Bristol & S. Wales).
- BATTEN, MAJ. H. C. C., Law Union & Rock (Bristol).
- BATTY, JAMES HENLY, Atlas Assurance.
- BAUCHOP, J. D., Atlas (Chairman, Glasgow board).
- BAUGH, CHARLES, Salvation Army Assurance (Jt. Man. Dir.).
- BAXTER, ALFRED EDWARD, O.B.E., J.P., Teachers' (Vice-Chairman).
- BAXTER, ARTHUR R., Teachers'.
- BAXTER, JAMES, North British & Mercantile (Liverpool).
- BAYNES, J. L., Timber & General Mutual.
- BEACH, W. W. HICKS, General Accident (Cheltenham).
- BEALE, E. P., British Law (Birmingham).
- BEALE, G. R., Union (Essex).
- BEALE, H. K., Legal (Chairman, Birmingham board).
- BEARDSLEY, W. F. BENT, Alliance (Leicester).
- BEASTEAD, RT. HON. VISCOUNT, M.C., Alliance.
- BEATTIE, PATRICK, Cattle Traders' Insurance.
- BEAUFORT, THE DUKE OF, Eagle Star.
- BEAUMONT, MAJ. KENNETH M., D.S.O., Westmunster Fire.
- BEAUSIRE, C. F. J., British & Foreign Marine.
- " Thames & Mersey Marine.
- BEAZLEY, COL. J. G. B., M.C., T.D., Reliance Marine.
- BECK, HENRY GEORGE, British Commercial (Chairman).
- BECKETT, C. E., Legal (Glasgow).
- BECKETT, HON. RUPERT E., Royal Exchange.
- BECKINGHAM, E. L., Northern Maritime.
- BEDSON, ALFRED E., F.I.A., Legal (Newcastle).
- BEER, R. M. H., Norwich Union Fire (Liverpool).
- BEEVOR, MILES, Legal & General.
- BEEVOR, ROWLAND, Law Fire.
- BEILBY, E. M., C.A., Standard Life.
- BEITH, DONALD, London & Lancashire (Chairman, Manchester Marine board).
- BELISHA, ALBERT I., Guardian Eastern.
- BELL, A. E., Northern Maritime (Chairman).
- BELL, LT.-COL. G. F., Union (Newcastle).
- BELL, J. DUNLOP, B.L., Ocean Accident (Glasgow).
- BELL, LT.-COL. SIR MAURICE L., C.M.G., Scottish Amicable Life (Newcastle).
- BELLMAN, SIR HAROLD, M.B.E., Legal & General (Chairman, West End board).
- " Alliance (St. James's Street board).
- BENCRAFT, SIR H. W. RUSSELL, J.P., Royal Exchange (Chairman, Southampton board).
- BENHAM, SIR W. GURNEY, Essex & Suffolk Equitable (Deputy-Chairman).
- BENHAM, Walter W., Provident Association of London (Chairman).
- BENN, CAPT. SIR ION HAMILTON, Bt., C.B., D.S.O., World Auxiliary.
- BENN, SIR ERNEST, J.P., Bt., United Kingdom Provident (Chairman).
- BENNETT, H. P., Western (Chairman, London board).
- " British America (Chairman, London board).
- BENNETT, P., Phoenix Assurance (Bristol).
- BENNETT, S. A., F.C.I.L., Eagle Star.
- BENSON, GUY HOLFORD, London Assurance.
- BENSON, JOHN, London & Lancashire (Newcastle).
- BENTINCK, F. CAVENTISH, Alliance Assurance.
- BENTINCK, LORD MORVEN DALLAS CAVENTISH, Alliance (Chairman, Nottingham board).
- BENTLEY, W., Alliance (Yorks & Derby board).
- BERNARD, D. G. M., Alliance Assurance.
- BERNEY-FICKLIN, A. T., M.C., Eagle Star (Norwich).
- BERRY, DR. SIDNEY M., Congregational.
- BERRY, MAJOR STANLEY, Eagle Star (Maidstone).
- BERRYMAN, SIR FREDERICK, Municipal Mutual.
- BERTRAM, JULIUS, Westminster Fire.
- BERTRAND, A. C. H., European General Reinsurance.
- BESANT, A. DIGBY, F.I.A., Employers' Liability.
- " Merchants' Marine.
- " Clerical Medical & General.
- " General Reversionary & Investment.
- BESSBOROUGH, EARL OF, P.C., G.C.M.G., Alliance.
- BESWICK, CHARLES W., London & Lancashire (Manchester).
- BETHELL, RT. HON. LORD, Royal Exchange.
- BETHELL, SIR THOMAS R., Royal Exchange (Stratford E.).
- BETTMANN, S., London & Lancashire (Midland board).
- BETTS, A. W., Liverpool & London & Globe (West End).
- BEVAN, L. E. D., National Provident.
- BEVAN, MAJOR J. M., London & Lancs. (Cardiff).
- BEVERIDGE, A. W. M., Scottish Provident.
- BEWLEY, ARTHUR, F.I.M.T.A., Municipal Mutual.
- BEYNON, SIR J. W., Bt., C.B.E., J.P., D.L., Phoenix Assurance (Cardiff).
- BIBBY, A. HAROLD, D.S.O., Sea (Chairman).
- BICETER OF INSMORE, LORD, Royal Exchange (Governor).
- BIDDULPH, RT. HON. LORD, Equitable Life.
- " Equitable Reversionary Interest.
- " Reversionary Interest.
- BIGGART, A. S., Scottish Plate Glass.
- BIGNOLD, SIR ROBERT, Norwich Union Fire.
- " Norwich Union Life.
- BILLING, W. A., National Federation of Meat Traders Mutual (Deputy-Chairman).
- BILLINGS, W. KEY, J.P., Legal (Nottingham).
- BUSLAND, SIR A. STEVEN, Bt., M.C., Scottish Amicable.
- BULTON, L. LEONARD, Scottish Reversionary.
- BINDER, B. H., Provincial.
- BINGHAM, WILLIAM, J.P., Eagle Star (Chairman & Managing Director, Sceptre board).
- BINGLEY, RT. HON. LORD, P.C., Yorkshire.
- BIRCH, JOSEPH, London & Lancashire (Chalfont St. Giles).

- BIRCH, R. E., Alliance Assurance (Liverpool).
 BIRCHAM, SIR B. E. H., G.C.V.O., Equity & Law (Deputy Chairman).
 " British Law.
 " Law Reversionary (Deputy Chairman).
 BIRD, ERNEST EDWARD, Legal & General (Chairman).
 " Gresham Life.
 " Gresham Fire & Accident.
 BIRD, STEPHEN, Royal Exchange (West End).
 BIRDWOOD, LORD, Norwich Union Fire (London).
 BIRKETT, SIR THOMAS W., Yorkshire (West End).
 BIRTWISTLE, WM., London & Lancs. (Blackburn).
 BISCOE, F. E., F.S.I., General Accident, Fire & Life (Chairman, N.W. London board).
 BLACK, SIR A. C., K.C., Church of Scotland Fire.
 BLACK, COLIN M., C.V.O., Scottish Union & National.
 BLACK, CYRIL W., F.S.I., F.A.I., Eagle Star (Sceptre bd.).
 BLACK, J. R., J.P., National Farmers Union Mutual.
 " Avon Insurance.
 BLACK, SIR ARTHUR WM., Eagle Star (Sceptre board).
 BLACK, R. ROBERTSON, North British & Mercantile (Dundee).
 BLACK, R. WILSON, Eagle Star (Sceptre board).
 BLACKER, SIR GEORGE F., C.B.E., M.D., F.R.C.S., Clerical, Medical & General.
 BLACKWOOD, GEORGE WM., Standard Life (Chairman).
 BLAGG, FRANCIS EDWARD, Scottish Union & National (Portsmouth).
 BLAIN, SIR HERBERT E., C.B.E., National Provincial.
 BLAIR, ROBERT K., W.S., Scottish Equitable Life.
 BLAIR, WILLIAM, W.S., Caledonian.
 BLAKE, L. J., Reliance Fire & Accident.
 BLANCHE, DAVID, Scottish Licenses Mutual.
 BLAND, F. LAWRENCE, J.P., Alliance Assurance (Chairman, Ipswich board).
 BLAND, GEORGE S., F.A.I., Veterinary Insurance.
 BLAND, G. S., Palatine Insurance (Nottingham).
 BLEDISLOE, RT. HON. VISCOUNT, Australian Mutual Property (London).
 BLEWITT, LT.-COL. GUY, D.S.O., M.C., Essex & Suffolk.
 BLINCOE, F. W., L'pool & London & Globe (Northampton).
 BLOIS, W. G. T., O.B.E., National Federation of Meat Traders.
 BLOOMER, BASIL WM., Northern (London).
 BLYTH, R. OSWALD, M.A., F.F.A., F.I.A., Southern Life (London).
 BOARDMAN, J. A., J.P., Eagle Star (Chairman, Stratford E. board).
 BODDAN, JOHN, London & Lancs. (Manchester).
 BOGLE, REV. A. N., D.D., Church of Scotland Fire.
 BOLTHO, LT.-COL. E. H. W., D.S.O., Royal Exchange (Plymouth).
 BOLTON, SIR IAN, RT., Scottish Widows' Fund.
 BOLTON, W., Royal Exchange (Chairman, Manchester board).
 BOND, JOHN R., Western Assurance (London).
 BOND, NIGEL DE M., Yorkshire (Chairman, S.W. London board).
 BOND, RALPH S., C.B.E., Eagle Star (West End).
 BONE, JOHN, British Law (Plymouth).
 BONSOR, MAJOR ARTHUR C., Provident Accident & White Cross.
 BONSOR, SIR REGINALD, Bt., London Assurance.
 BOOTH, GENERAL EVANGELINE, Salvation Army Assurance (President).
 " Salvation Army Fire (President).
 BOOTH, J. W., Union Marine & General.
 BOOTHMAN, T., Cattle Traders.
 BORRER, ARTHUR, C. H., Alliance (St. James's Street).
 BOSANQUET, CHARLES I. C., M.A., Anglo-Scottish.
 " Anglo-Canadian.
 " Southern Insurance.
 BOSWELL, J. D., West of Scotland.
 " Edinburgh Assurance.
 " National of Great Britain.
 BOUTCHER, A. R., British Law (Bristol).
 BOUTCHER, GEORGE H., Eagle Star (Bristol).
 BOUTCHER, NOEL, British Law (Kent).
 BOUGHTON, W. R., J.P., General Accident (Maidstone).
 BOUTLER, J. H., State Assurance (Chairman, Cheltenham board).
 BOUMPHREY, A. G., Royal Exchange (Manchester).
 BOUSFIELD, HUGH D., British Law (Leeds).
 BOVILL, BRISTOW, Phoenix Assurance.
 " Union Marine & General (London).
 BOWDEN, F. EDGAR, Eagle Star (Plymouth).
 BOWEN, FRED E., Royal Exchange (Plymouth).
 BOWER, GEORGE H., State (Chairman, Aberdeen Board).
 BOWER, SIR PERCIVAL, M.B.E., J.P., Phoenix (Birmingham).
 BOWES-LYON, HON. DAVID, Royal Exchange.
 BOWLES, EUSTACE, Royal Exchange (Birmingham).
 BOWMAN, FRANK, Atlantic (Chairman).
 " Western Australian.
 BOWMAN, REV. JOHN G., Methodist Insurance.
 BOWRING, EDGAR RENNIE, Thames & Mersey.
 BOWRING, HARVEY, Ideal Fire & General (Vice-Chairman).
 " English & American.
 BOWRING, HON. SIR EDGAR R., K.C.M.G., English & American.
 BOWSER, HOWARD F., Scottish Equitable (Extraordinary).
 BOWYER, F. H., Eagle Star (South London).
 BOYD, HUGH, F.C.A., State Assurance (Belfast).
 BOYD, S. WILSON, Licenses & General (N. Ireland).
 BOYES, F. C., Phoenix (Law Courts).
 BOYLE, D. H. M., United British.
 " Local Government Guarantee.
 BRADBURY, RT. HON. LORD, G.C.B., London Assurance.
 BRADLEY, ERNEST G., Phoenix (Birmingham).
 BRADLEY, R., London & Lancashire (Morley).
 BRADSHAW, W. G., C.B.E., Eagle Star (Star board).
 BRAITHWAITE, MAJOR A. N., M.P., Guardian Eastern.
 BRAMLEY, EDWARD, M.A., LL.D., J.P., Alliance (Yorkshire & Derbyshire board).
 BRAND, THE HON. ROBERT H., C.M.G., North British & Mercantile (Deputy Chairman).
 " Railway Passengers (Chairman).
 " Ocean Marine (Chairman).
 " Fine Art & General (Chairman).
 BRANDER, ERIC W. H., London & Lancashire (Aberdeen).
 BRANDT, RUDOLPH ERNST, London Assurance.
 BRANDT, WILLIAM EDWARD, Indemnity Marine.
 BRANSON, FREDERICK H. E., Legal & General.
 BRANSON, G. ERNEST, J.P., British Law (Leeds).
 BRASS, SIR WILLIAM, M.P., Guardian Assurance.
 BREARLEY, F. W., Friends' Provident (Bradford).
 BRETT, R. F., Launderers' Mutual.
 BREVITT, A. N., Law Union & Rock (Birmingham).
 BREWER, LESLIE, Phoenix (unattached).
 BRIANT, B. DUTTON, F.A.I., Eagle Star (Brighton).
 BRICKWOOD, H., Atlas (Southampton).
 BRIDGMAN, DOMINICK, Irish National.
 BRIDGEMAN, HON. G. J. O., University Life.
 BRIERLEY, LAWRENCE BORIE, State Assurance.
 BRIGGS, COL. WILLIAM HILTON, County Fire.
 BRIGHAM, BERNARD H., A.C.A., Anglo-Scottish.
 " Anglo-Canadian.
 " Southern Insurance.
 BRIGHOUSE, R. W., Ocean Accident (Southport).
 BRIGHOUSE, SIR SAMUEL, British Law (Chairman, Liverpool board).
 BRIGHT, HORACE D., Commercial Union (Nottingham).
 BRILL, C. BURT, General Accident (Brighton).
 BRISTOL, THE MARQUESS OF, Alliance Assurance (Chairman, Bury St. Edmunds board).
 BRISTOW, H., Liverpool Victoria F.S.
 BRITTLEBANK, LT.-COL. J. W., C.M.G., M.R.C.V.S., Veterinary Insurance (Chairman).
 BROADBENT, BASIL, F.C.A., London & Lancashire (Bolton).
 BROADBRIDGE, SIR GEORGE, Bt., K.C.A.O., M.P., Dominion of Canada Genl. (Chairman of London board).
 BROCKET, RT. HON. LORD, D.L., Liverpool Marine & General (Deputy Chairman).
 BROCKLEBANK, SIR T. A. L., Bt., Thames & Mersey (Deputy Chairman).
 BROCKLEHURST, EDWARD HOWARD, Union Assurance (Manchester).
 BROCKLEHURST, G., Union Marine & General (Deputy Chairman).
 BRODIE, ALEX., London & Lancashire (Aberdeen).
 BRODIE, HARRY CUNNINGHAM, Ocean Marine.
 BRODIE, WILLIAM, Caledonian.
 BRODRICK, MISS BARBARA, Pioneer Life.
 BRODRICK, HAROLD, B.A., F.C.S., J.P., Pioneer Life (Vice-Chairman).
 BROWLEY, F. E., English & American.
 BROWLEY, LANCELOT M., M.A., M.CH., F.R.C.S., Medical, Sickness, Annuity & Life.
 BROWLEY-MARTIN, G. E. B., Liverpool & London & Globe (Chairman, London board).
 " Central.
 BROOBBANK, SIR JOSEPH G., Employers' Liability.
 " Clerical Medical & General.
 " General Reversionary.
 " Merchants' Marine.
 BROOK, LEONARD H., Alliance (Leicester).
 BROOKE, RT. HON. SIR BASIL, Bt., M.P., National Farmers Union Mutual.
 " Avon Insurance.
 BROOKE, P., Liverpool & London & Globe (Leeds).
 BROOKE-TAYLOR, MAJOR H. C., General Accident, Fire & Life (Nottingham).
 BROOKS, ALFRED, J.P., Friends' Provident (Romford).
 BROOKS, BOULTBEE, Northern (B'ham).
 BROOKS, E. CLIVE, Celtic Insurance.
 BROOKS, HARRY TABOR, Commercial Union.
 BROOKS, JOHN, General Accident (Edinburgh).
 BROOKS, W. HILTON H., Essex & Suffolk.
 BROWN, A. CLELAND, Royal (Dumfries).
 BROWN, ALFRED H., London & Manchester.
 BROWN, ALFRED W., Provincial (Liverpool).

- BROWN, CHARLES P., Commercial Union (Plymouth).
 BROWN, COLIN PHILIP, State Assurance.
 BROWN, D., General Accident (Reading).
 BROWN, ERNEST V., Legal (Nottingham).
 BROWN, GEORGE M., Scottish Provident.
 BROWN, G. M., British Law (Liverpool).
 BROWN, HAROLD S., Cattle Traders' (Chairman).
 BROWN, HERBERT, Yorkshire Ins. (Hull).
 BROWN, JAMES, Iron Trades Employers'.
 BROWN, MICHAEL, Scottish Union & National (Liverpool).
 BROWN, P. S., Eagle Star (Dundee).
 BROWN, SAMUEL HAROLD, Employers' Liability.
 BROWN, T. STARK, Church of Scotland Fire.
 BROWN, THOMAS W. L., North British & Mercantile (Glasgow).
 BROWNE, J. T., British Engine Boiler.
 BROWNING, ROBERT CAMPBELL, National Employers' Mutual (Deputy Chairman).
 BROWNLOW, RT. HON. LORD, Commercial Union (Hand-in-Hand).
 BRUCE, ALEXANDER STEWART RAE, Northern (Aberdeen).
 BRUCE, LT.-COL. HON. DAVID, Scottish Equitable.
 BRUCE, COL. GERALD T., C.M.G., D.S.O., Atlas (Chairman, Cardiff board).
 BRUCE, JAMES, W.S., Alliance (Edinburgh).
 BRUCE, SIR ROBERT, LL.D., D.L., Yorkshire Insurance (Scottish board).
 " Scottish Boiler & General.
 BRUCE, WM., General Accident (Dundee).
 BRUTTON, GUY PHIPPS, Scottish Union & National (Portsmouth).
 BRYCESON, SIR ARTHUR, Municipal Mutual.
 BUCHANAN, JOHN NEVILLE, Equitable Life.
 " Equitable Reversionary Interest.
 " Reversionary Interest.
 BUCK, WILLIAM JOHN, Cambrian.
 BUCKENHAM, S. H., English & American.
 BUCKLEY, FRANK, Union Marine & General.
 BUIST, W. H., Church of Scotland Fire.
 BULLIVANT, J. B., Union (Leicester).
 BURGESS, COL. W. E. P., Phoenix (Bristol).
 BURGESS, FREDERICK C., Eagle Star (Bristol).
 BURGESS, H., Guardian (Nottingham).
 BURGHLEY, LORD, M.P., London & Lancashire (Chairman, London board).
 BURKE, JAMES, A., Irish National (Vice-Chairman).
 BURKE, U. ROLAND, Royal Exchange (Nottingham).
 BURMAN, THOMAS, Beacon Insurance.
 BURN, SIR JOSEPH, K.B.E., F.I.A., Trade Indemnity.
 BURNETT, ROBERT EMBLETON, Economic.
 BURNS, ALAN, Scottish Amicable Life.
 BURNS, T. H., Friends' Provident & Century (Inverness).
 BURNS, T. R., Commercial of Ireland.
 BURR, E. F., Reversionary & General Securities.
 BURR, HARRY, Reversionary & General Securities.
 BURR, H. R. F., Reversionary & General Securities.
 BURR, L. E. S., Reversionary & General Securities.
 BURRA, S. H., Commercial Union (Sidmouth).
 BURRELL, SIR M. R., Bt., Commercial Union (West End).
 BURROUGH, W. G., General Accident (Bristol).
 BURROWS, SIR ROBERT A., National Boiler & General.
 BURT, G. M., Builders' Accident (Chairman).
 BURT, W. G., Eagle Star (Brighton).
 BURT, W. LESLIE, Eagle Star (Brighton).
 BURTON-CHADWICK, SIR ROBERT, Bt., Victory.
 BURTON, GEORGE F., State (Blackpool).
 BURTON, SIR WM., Commercial Union (H.-in-H. board).
 BURY, OLIVER R. H., Provident Mutual Life.
 BURY, WALTER WILFRED, Law Union & Rock (West End).
 BUSHBY, SIR EDMUND F., Royal Insurance.
 " Liverpool & London & Globe.
 BUSHBY, H. N., Commercial Union (Liverpool).
 BUTCHART, H. D., Imperial Chemicals Ins.
 BUTLER-HENDERSON, HON. ERIC BRAND, Northern Assurance (London).
 BUTLER, P. E., Reliance Fire and Accident.
 BUTTER, ERIC A., Scottish Union & National (Manchester).
 BUTTERWORTH, H. S., State Assurance (Oldham).
 BUTTON, SIR HOWARD S., J.P., County Fire.
 BUXTON, ALFRED FOWELL, Alliance Assurance.
 BUXTON, ROBERT VERE, Caledonian (London).
 BYFORD, D., Commercial Union (Leicester).
 CADOGAN, HON. E. C. G., C.B., Law Union & Rock.
 CAIN, SIR ERNEST, Norwich Union Fire (Liverpool).
 CAIRNS, COL. TOM. A. E., D.S.O., Yorkshire (Dublin).
 CAIRNS, JOHN ALEXANDER, Scottish Union & National (Glasgow).
 CAITHNESS, RT. HON. EARL OF, C.B.E., Northern (Aberdeen board).
 CALDWELL, T. C., Law Union & Rock (Glasgow).
 CALLARD, C. R., Scottish Insurance (London).
 CAMERON, ANGUS, Northern (North Scotland).
 CAMERON, D., Co-operative Insurance.
 CAMERON, D. M., Alliance (Edinburgh).
 CAMERON, COL. SIR, D. W., Scottish Widows' (extraordinary).
 Eagle Star (Glasgow).
 CAMERON, W. A., General Accident (Chairman, Aberdeen board).
 CAMPBELL, SIR ARCHIBALD, Bt., Scottish Life (extraordinary).
 CAMPBELL, C. ALGERNON, London Assurance.
 CAMPBELL, COLIN FREDERICK, London Assurance.
 CAMPBELL, SIR GORDON, K.B.E., Employers' Liability.
 " Clerical, Medical & General.
 " General Reversionary & Investment.
 CAMPBELL, JAMES, C., Standard Life.
 CAMPBELL, JOHN, J.P., Drapers' & General.
 " Provincial (Scottish Board).
 CAMPBELL, JOHN ALEXANDER, Scottish Union & National (Dumfries).
 CAMPBELL, SIR MALCOLM, M.B.E., Zurich General Accident (British board).
 CAMPBELL, M. J., F.F.I., P.C., New Ireland.
 CAMPBELL, W. H., Guardian (Glasgow).
 CARMER, FREDERICK WM., Scottish Union & National. (Stoke).
 CARELESS, E. POWELL, General Accident (Shrewsbury).
 CARGILL, SIR JOHN T., Bt., Scottish Widows' (extraordinary).
 CARISBROOKE, THE MARQUESS OF, G.C.B., G.C.V.O., Eagle Star.
 CARLISLE, H. B., Legal (Manchester).
 CARLISLE, HILDRED, Provident Mutual Life.
 CARLISLE, RT. HON. EARL OF, World Marine & General.
 CARMICHAEL, ALASTAIR, D., General Accident.
 CARMICHAEL, J. L., London & Lancashire (Dundee).
 CARMICHAEL, L. T., South British (London).
 CARNEGIE, JAMES FORREST, Scottish Union & National (Glasgow).
 CARNEGIE, WILLIAM, Scottish Union & National.
 CARROLL, J. M., Celtic Insurance.
 CARRUTHERS, DAVID, North British & Mercantile (Ayr).
 CARSLAKE, H. B., Commercial Union (Birmingham).
 CARSTAIRS, A. M., Friends' Provident & Century (London Advisory board).
 CARTER, A., General Accident, Fire & Life (Manchester).
 CARTER, C. G., Bedford General (Bedford).
 CARTER, FRANCIS J., Liverpool Victoria F. S.
 CARTER, HUGH ADOLPHUS, Law Fire.
 CARTER, MAJOR H. GORDON, Alliance (Wrexham).
 CARTMELL, H. S., Phoenix (Carlisle).
 CARTWRIGHT, T. W., Alliance (Nottingham).
 CASE, R. R., Law Union & Rock (Bournemouth).
 CASH, ALDERMAN A. J., General Accident (Nottingham).
 CASSELS, JAMES D., K.C., M.P., Scottish Equitable Life (extraordinary).
 " Medical & General.
 CASSIDY, SIR MAURICE A., K.C.V.O., C.B., M.D., Clerical.
 CASTLE, G. E., Alliance (Liverpool).
 CATOR, JOHN, Alliance Assurance.
 CATERALL, W. H., London & Lancashire (Bolton).
 CATTO, RT. HON. LORD, Royal Exchange.
 CAULCUTT, SIR JOHN, Phoenix.
 CAVENDISH, RT. HON. LORD RICHARD FREDERICK, P.C., C.B., C.M.G., Royal Exchange Assurance.
 CAVENDISH-BENTINCK, LORD CHARLES, D.S.O., Royal Exchange Assurance.
 CAWLEY, RT. HON. LORD, National Boiler.
 CAWSON, F. A., British Equitable (Liverpool).
 CHADBURN, CLAUDE W., Union (Notts).
 CHADWICK, F. C. B., General Accident (Exeter).
 CHAMBERLAIN, ARTHUR, J.P., Iron Trades Employers'.
 CHAMBERLAIN, F. W., Dominion of Canada General (London).
 CHAMBERLAYNE, A. FRANCIS, Norwich Union Fire (Bury St. Edmunds).
 CHAMBERS, A. T., British Equitable (City board).
 CHAMPION, E., National Motor & Accident.
 CHANCE, CLINTON F., Caledonian (London).
 CHANCE, WALTER L., J.P., Royal Exchange (B'ham).
 CHANCELLOR, SIR JOHN, C.C.M.G., G.C.V.O., D.S.O., African Life (Chairman, London board).
 CHANDLER, THOMAS R., F.I.A., Legal & General (Vice-Chairman, West End board).
 CHANTREY, W. H., Eagle Star (Law Courts).
 CHAPLIN, FRANK, Sun Insurance (Deputy Chairman).
 " Sun Life (Deputy Chairman).
 " Planet.
 CHAPMAN, JAMES ALFRED, Cambrian.
 CHARLES, FRANK, R. S., North British & Mercantile. Ocean Marine.
 " Ocean Marine.
 CHARRINGTON, COL. E. W., M.C., Phoenix.
 CHEKE, R., J.P., Eagle Star (Stratford, E).
 CHEESMAN, W. E. F., British Law (West End).
 CHEESMAN, W. H., State Assurance (Blackpool).
 CHEETHAM, WILLIAM, J.P., State (Chairman, Oldham bd.).
 CHESTERFIELD, A. W., London & Lancashire (Sussex bd.).
 CHESTER-MASTER, W. A., Legal (Bristol).
 CHEYNE, A. D., Canada Life (London).
 CHILD, STEPHEN A., Alliance (Strand).
 CHILDS, PHILIP HUGH, J.P., Law Fire.
 CHISLETT, W. A., Provincial (Cumberland).
 CHOLMELEY, GUY HARGREAVES, Law Fire.
 CHRISTIE, CHARLES, Commercial Union (Aberdeen).

- CHRISTIE, CHARLES, Union Assurance (Aberdeen).
 CHRISTOPHERSON, STANLEY, Licenses & General.
 CHRYSTAL, JOHN GEORGE, Northern (Glasgow).
 CHUBB, ARTHUR C., Teachers'.
 CHURCHER, V. E. G., General Accident (Portsmouth).
 CHURCHILL, MAJOR E. F., M.C., General Accident, Fire & Life (Reading).
 CHURSTON, LORD, Eagle Star (Chairman, Exeter board).
 CLANWILLIAM, EARL OF, African Life (London).
 CLAPHAM, P. A., British Law (Plymouth).
 CLARK, HARRY C., Eagle Star (Maidstone).
 CLARK, HENRY HERBERT G., London Life.
 CLARK ALD J. HUBBARD, Yorkshire Insurance (Dublin).
 CLARK, J. OSCAR M., Yorkshire Insurance.
 CLARK, Scottish Boiler & General.
 " Reinsurance Corporation.
 CLARK, CAPT. JOHN, British Law (Newcastle).
 CLARK, SIR JAMES R. A., Bt., C.B., Scottish Life (extraordinary).
 CLARK, PERCIVAL W., Teachers'.
 CLARK, SIR THOMAS, Bt., Scottish Life.
 CLARK, W. B., Friends' Provident & Century.
 CLARKE, E. P., Hibernian Fire & General.
 CLARKE, WALTER, Western Australian (Chairman).
 CLAY, ALDERMAN S. H., J.P., C.C., General Accident, Fire & Life (Chairman, Sheffield board).
 CLEGG, E. B., London & Lancashire (Chairman, Rochdale board).
 CLEGG, W. E., Friends' Provident & Century (Leeds).
 CLEVELAND, A. J., O.B.E., Norwich Union Life.
 CLEWS, J. PENRHYN, Legal (N. Wales).
 CLIFFORD, HON. C. O. H., Royal Exchange (Plymouth).
 CLIFTON-BROWN, E., Royal Exchange (Dep. Governor).
 CLINTON, RT. HON. LORD, Commercial Union (Exeter).
 CLOWES, H. M., D.S.O., Guardian Assurance.
 CLWYD, RT. HON. LORD, United Kingdom Provident.
 CLYDESDALE, A. M., Norwich Union Fire (Glasgow).
 " Norwich Union Life (Glasgow).
 COATES, D. C., Coal & Iron Trades.
 COATS, JOHN G., North British & Mercantile (Glasgow).
 COBB, J. GERARD, Alliance (Deputy-Chairman, St. James's Street board).
 COBBETT, W. P., C.B.E., Phoenix (Manchester).
 COBBOLD, HERBERT ST. G., C.B.E., J.P., Alliance Assurance (Deputy Chairman, Ipswich board).
 COBBOLD, CAPT. J. M., J.P., Central Insurance.
 " Liverpool & London & Globe (London).
 COBHAM, VISCOUNT, Eagle Star (Bham).
 COCHRAN, FRANCIS JAMES, Northern (Chairman, Aberdeen board).
 COCHRAN-PATRICK, CAPT. N. J. KENNEDY, London & Scottish (Scottish board).
 COCKE, MAJOR THOMAS DUDLEY, O.B.E., F.C.I., General Accident (London, City board).
 CODRINGTON, WILLIAM, MELVILLE, M.C., Sun Insurance.
 " Sun Life.
 COGAN, D. J., Hibernian Fire & General (Chairman).
 COGGAN, C. A., F.C.I.S., National Federation of Meat Traders Mutual.
 COLEMAN, ARCHIBALD B., Teachers'.
 COLLARD, MAJOR A. S., C.B.E., J.P., Liverpool Marine & General.
 COLLIER, RAYMOND, G., Eagle Star (Norwich).
 COLLETT, SIR CHARLES H., Bt., Bedford General.
 COLLIE, GEORGE D., National of Great Britain.
 " West of Scotland.
 " Edinburgh Assurance.
 COLLIE, JOHN R., London & Lancashire.
 COLLINGE, G. H., National Federation of Meat Traders Mutual (Chairman).
 COLLINS, LT.-COL. WM. A., Liverpool & London & Globe (Scottish board).
 COLMAN, SIR JEREMIAH, Bt., Commercial Union.
 COLMAN, FERLMAH, J.P., Ocean Accident.
 COLQUHOUN, LT.-COL. SIR IAIN, Bt., D.S.O., Scottish Life.
 COLVIN, SIR GEORGE L., C.B., C.M.G., D.S.O., Progress Ins.
 COLVIN, W., M.A., B.L., Friends' Provident (Elgin).
 CONDIE, J., Licenses & General (Dunfermline).
 CONDON, THOMAS, Irish Public Bodies Mutual.
 CONNELL, CHARLES G., Commercial Union (Edinburgh).
 CONNOLLY, T. J., M.A., LL.B., Licenses & General (Scotland).
 CONNON, JAMES B., General Accident (Aberdeen).
 COODE, ALAN P., Commercial Union (Plymouth).
 COOK, ADRIAN H., Scottish Amicable Life.
 " Scottish Insurance.
 " National Guarantee & Suretyship.
 COOK, ARTHUR R., Royal Exchange.
 COOK, EVAN, Eagle Star (S. London).
 COOK, F. W., J.P., Commercial Union (Dudley).
 COOK, JOHN, W.S., Scottish Reversionary.
 COOK, WILLIAM LITTLEJOHN, O.B.E., Northern (Deputy Chairman, Aberdeen board).
 COOKE, W. HUGH, Royal Exchange (Liverpool).
 COOKE, WILFRED BRANCH, Cambrian.
 COOKSLEY, S. J., General Accident (Exeter).
 COOKSON, CLIVE, North British & Mercantile (Newcastle).
 COOPER, COL. C. H. S., State (Hull).
 COOPER, F. D'ARCY, Phoenix.
 COOPER, FRANK, British Law (Birmingham).
 COOPER, B. J., Liverpool & London & Globe (Lincoln).
 COOPER, CAPT. GEORGE J. R., Equitable Life.
 " Equitable Reversionary Interest.
 " Reversionary Interest.
 COOPER, JAMES, Eagle Star (N. Ireland).
 COOPER, JOHN R., Commercial Union (Aberdeen).
 " Union Assurance (Aberdeen).
 COOPER, J. W. LOADER, Phoenix (Brighton).
 COOPER-PARRY, P. C., Liverpool & London & Globe (Nottingham).
 COOPER, PATRICK ASHLEY, Northern (Deputy Chairman, London board).
 COOPER, PRIESTLEY, British Law (Leeds).
 COPEMAN, COL. C. E. F., C.M.G., Eagle Star (Norwich).
 COPESTAKE, H. CLIVE, Liverpool & London & Globe (Nottingham).
 COPLEY, D. W., Atlantic.
 " Western Australian (London).
 COPLEY, S. R., Atlantic.
 " Western Australian (London).
 CORBETT, MAJOR E. R. T., M.B.E., Alliance (Shrewsbury).
 CORNWALLIS, RT. HON. LORD, Liverpool & London & Globe.
 " Royal Insurance.
 CORRIGAN, PETER A., Hibernian Fire & General.
 CORY, HERBERT W., Australian Mutual Provident (London).
 CORYTON, CAPT. J. T., Friends' Provident & Century (London board).
 COSH, STEPHEN, Friends' Provident & Century (Glasgow).
 COSTER, G. W., M.B.E., National & Local Government Officers' Mutual (Vice-Chairman).
 COTTERELL, F. WYNN, Eagle Star (Southampton).
 COTTESLOE, RT. HON. LORD, Guarantee Society (Chairman).
 COTTON, A. F. S., British Law (Queen Victoria Street).
 COTTON, MAJOR G. E., Royal Exchange (Chester).
 COTTON, VERE EGERTON, O.B.E., Maritime (Deputy Chairman).
 COUCH, JONATHAN, London & Lancashire (Cornwall).
 COULBY, C. DOUGLAS, Legal (Nottingham).
 COURT, GEORGE HERBERT, Maritime Insurance.
 COURTOWN, RT. HON. EARL OF, O.B.E., D.L., General Accident (Oxford).
 COVELL, WALTER, National Federation of Meat Traders.
 COWAN, A. WALLACE, Caledonian.
 COWAN, JOHN M., Scottish Amicable (Extraordinary).
 COWAN, R. CRAIG, Life Association of Scotland.
 COWEN, J. E., J.P., Phoenix Assurance, (Chairman, Newcastle board).
 COWLIN, SIR FRANCIS N., Eagle Star (Chairman, Bristol board).
 COX, ARTHUR J., State (Chairman, Dundee board).
 COX, H., A.L.A., Nation Life & General (Chairman).
 COX, HERBERT C., Canada Life (Chairman, London bd.).
 COX, JAMES ERNEST, Northern Assurance (Dundee).
 " Scottish Widows' (extraordinary).
 COX, SIDNEY, J.P., Phoenix (Bristol).
 Cox, LT.-COL. SIR W. T., D.S.O., Alliance (St. James's Street board).
 COYLE, DAVID, Irish Public Bodies Mutual.
 COZENS-HARDY, Basil, Norwich Union Life.
 " Norwich Union Fire.
 CRAIG, CAPT. THE RT. HON. C. C., D.L., World Auxiliary (Chairman).
 CRAIG, JOHN, C.B.E., D.L., Scottish Temperance & General.
 CRAIGMYLE, RT. HON. LORD, Atlas.
 CRANBROOK, EARL OF, Alliance (Ipswich).
 CRANE, WILLIAM, J.P., Eagle Star (Nottingham).
 CRAVEN, COMM. C. W., O.B.E., R.N., World Auxiliary.
 CRAWFORD, R. E., London & Edinburgh (Chairman).
 CREALOCK, M. E. F., J.P., Union (Piccadilly board).
 CRERAR, A. H., W.S., Guardian (Edinburgh).
 CRICHTON, HON. A. O., North British and Mercantile.
 " Railway Passengers.
 CRICHTON, HON. JAMES A., Life Association of Scotland (London).
 CRIDDLE, J. M. L., Union (Newcastle).
 CRILL, S. G., British Law (Southampton).
 CRIPPS, HON. LEONARD H., C.B.E., Elders Insurance.
 CRISP, C. D., Norwich Union Life (London).
 CRITCHLEY, E. G., Commercial Union (Aberdeen).
 " Union Assurance (Aberdeen).
 CRITCHLEY, H. S., F.C.A., General Accident (Oxford).
 CROCKER, F. NEMES, Scottish Automobile (Managing Director).
 CROCKER, J. H., National Mutual Indemnity.
 CROFT, C. L., Legal (Chairman, Plymouth board).
 CROMER, THE EARL OF, O.C.B., London & Lancashire.
 " Marine Insurance Co. (Deputy Chairman).
 CROOK ARTHUR T., London & Lancashire (Bolton).
 CROOKENDEN, HARRY MITTON, Law Fire.
 CROSFIELD, H. T., M.A., Friends' Provident.
 " Anglo-Scottish.

- CROSS, ALEXANDER R., Alliance (Glasgow).
 CROSS, ERNEST, Scottish Insurance (Nottingham).
 CROSSLLEY, SIR KENNETH I, Bt., Ocean Accident & Guarantee (Manchester).
 " Scottish Life (extraordinary).
 CROSSMAN, CHARLES M., Law Union & Rock.
 CROWDER, GEORGE BERTRAM, British Law.
 CROWTHER, RAMSDEN H., London & Lancashire (Huddersfield).
 CRYER, A. J., Eagle Star (Manchester).
 CUBITT, HON. ROLAND, London Assurance.
 CUDDY, MICHAEL, Cattle Traders' Insurance.
 CUNLIFFE, DENIS, Blackburn Assurance.
 CUNLIFFE, RT. HON. LORD, London Assurance.
 CUNLIFFE-OWEN, SIR HUGO, Bt., Tobacco Ins. (Chairman).
 CUNNINGHAM, G. O., Liverpool & London & Globe (Dundee).
 CUNNINGHAM, RT. HON. SAMUEL, F.C., Scottish Amicable Life (Belfast).
 CURRIE, JAMES, Ocean Marine (Deputy Chairman).
 CURRIE, SIR WM. C., Marine & General Mutual Life.
 CURTIS, F. J. F., British Law (Leeds).
 CURTIS, SIR JAMES, K.B.E., J.P., National & Local Government Officers' Mutual.
 " Atlas Assurance (Chairman, Birmingham board).
 CURZON, HON. FRANCIS N., National Mutual Life (Deputy Chairman).
 CUTFORTH, ASHLIN, Planet Assurance.
 CUTHBERT, DAVID, Salvation Army Assurance (Chairman & Managing Director).
 " Salvation Army Fire (Managing Director).
 CUTHBERT, JAMES, London & Lancashire (Edinburgh).
 CUTHBERTSON, EVAN JAMES, W.S., Edinburgh.
 " West of Scotland.
 " National of Great Britain.
 CUTHBERTSON, RAYNOLD K., W.S., Scottish Equitable.
- DALE, HAROLD, General Accident (Cheltenham).
 DALGLEISH, R. S., North British & Mercantile (Newcastle).
 DALHOUSIE, RT. HON. EARL OF, North British & Mercantile (Dundee).
 DALRYMPLE, HON. SIR H. H., Scottish Widows'.
 DALTON, R. C., Alliance Assurance (Leicester).
 DALZIEL, CHARLES L., Royal Exchange (Sub-Governor).
 D'ANGIBAUT, W. E., General Accident (Bournemouth).
 DANKS, C. LOVITT, Universal Insurance.
 DANVERS, GERALD R. ELLIS, Legal & General Assurance (West End board).
 DARELL, MAJOR SIR LIONEL, E. H. M., Bt., D.S.O., D.L., Liverpool & London & Globe (Bristol).
 DARTMOUTH, RT. HON. EARL OF, Royal (London).
 DASHWOOD, SIR JOHN, Bt., Norwich Union Fire (West End).
 DATE, W., J.P., National Farmers Union Mutual. Avon Insurance.
 DAVENPORT, E. H., National Mutual Life.
 DAVEY, HERBERT, British Law (Brighton and S. Coast).
 DAVIDSON, A. A., Commercial Union (Dundee).
 DAVIDSON, C. J., North British & Mercantile (Aberdeen).
 DAVIDSON, SIR JOHN H., K.C.M.G., Gresham Life.
 " Gresham Fire & Accident.
 DAVIDSON, J. M., Co-operative Insurance.
 DAVIDSON, SIR NIGEL GEORGE, C.B.E., Prudential.
 DAVIDSON, VISCOUNT, Gresham Life.
 " Gresham Fire & Accident.
 DAVIES, A., Co-operative Insurance.
 DAVIES, C. GWYNNE, Eagle Star (South Wales).
 DAVIES, C. E., K.C., M.P., Blackfriars Insurance.
 DAVIES, ELLIS W., M.P., Welsh Insurance (Welsh board).
 DAVIES, FREDERICK H., Cambrian (Vice-Chairman).
 DAVIES, HAROLD C., General Accident (Liverpool).
 DAVIES, JAMES M., C.A., National of Great Britain.
 " West of Scotland.
 " Edinburgh Assurance.
 DAVIES, T., Legal Insurance (London City).
 DAVIES, T. H., Commercial Union (Sidmouth).
 DAVIES, W. HOMPFRAY, London & Lancashire (Cardiff).
 DAVIES-EVANS, COL. D.L.M.F., D.S.O., Welsh Insurance (Welsh board).
 DAVIS, COL. A. C., J.P., M.I.N.S.T.C.E., M.I.M.E., General Accident (London).
 DAVIS, B. H., Tariff Reinsurances.
 DAVIS, CAPT. KENNETH, R., Midland Employers' Mutual.
 DAVISON, SIR W. H., K.B.E., D.L., M.P., County Fire.
 DAVOREN, A. A. V., Royal Exchange (Cork).
 DAVY, E. W., Law Union & Rock (Bournemouth).
 DAVY, F. W., Liverpool & London & Globe (London, West End).
 DAW, GEORGE C., County Fire (Exeter).
 DAWE, COL. J. E., General Accident (Southampton).
 DAWES, ALBERT H., London & Manchester.
 DAWNAY, MAJ.-GEN. GUY P., C.B., C.M.G., D.S.O., Liverpool & London & Globe (London).
 " Central.
 DAWSON, G. A., General Accident (Liverpool).
- DAWSON OF PENN, RT. HON. LORD, F.C., G.C.V.O., K.C.B., K.C.M.G., Guardian Assurance.
 DAWSON, P., Licenses & General (Liverpool).
 DAWSON, SIR PHILIP, M.P., Trade Indemnity.
 DAY, B., Liverpool & London & Globe (Leeds).
 DAY, COL. HARRY, J.P., Mutual Property (Chairman).
 DAY, H. D., Mutual Property (Managing Director).
 DAY, WALTER H., General Accident, Fire & Life (Chairman, Maidstone board).
 DAY, WILLIAM C., General Accident (Southend).
 DE LAVALLEE, G., Continental of London.
 DE NEUVILLE, RICHARD, London & Provincial Marine & General (Chairman).
 " Yorkshire (Deputy Chairman).
 DE ROTHSCHILD, LIONEL N., O.B.E., Alliance Assurance (Chairman).
 DE ROUGEMONT, C. G., Royal Exchange (Brighton).
 DE TRAFFORD, RUDOLF E. F., O.B.E., Atlas.
 DEAN, J. REID, Alliance Assurance (Edinburgh).
 DEAN, W. J., National Mutual Indemnity (Chairman).
 DEL MORAL, THE MARQUIS, General Accident, (London).
 DEMPSTER, ADAM, Edinburgh Assurance.
 " West of Scotland.
 " National of Great Britain.
 DENBIGH, RT. HON. EARL OF, Equitable Life.
 " Equitable Reversionary Interest.
 " Reversionary Interest.
 DENDY, F. W., O.B.E., D.C.L., British Law (Chairman, Newcastle board).
 DENEYS, CAPT. F. L. F., Royal Exchange (Chester).
 DENHAM, RT. HON. LORD, M.C., Guardian Assurance.
 DENHAM, HON. R. D., M.P., Agricultural & General (Chairman).
 " Marine & General (Deputy Chairman).
 DENNIS, F. W., Commercial Union (Nottingham).
 DENSHAM, G. D., J.P., Launderers' Mutual.
 DERRAMORE, RT. HON. LORD, Yorkshire.
 DENTON, ERNEST, Ideal Fire & General.
 DEUCHAR, FARQUHAR, Union (Newcastle).
 DEWAR, J. ARTHUR, Licenses & General.
 DEWEY, ERNEST, Prudential Assurance.
 DEWHURST, GERARD POWYS, London Assurance.
 " Vulcan Boiler (Chairman).
 DIBBEN, MAJOR C. R., Sea (Birmingham).
 DIBBEN, COL. EDGAR, Salvation Army Assurance.
 DICK, J. M. H., Union Marine & General (Chairman, Manchester board).
 DICKENS, F. J., Yorkshire (Manchester).
 " Lancashire & Yorkshire Revers. (Chairman).
 DICKENS, P. C., Imperial Chemicals Insurance.
 DICKINSON, GEORGE G., Blackburn Philanthropic Mutual (President).
 DICKINSON, R. J., B.A., General Accident (Newcastle).
 DICKINSON, ROBERT E., National Provident (Chairman).
 DICKSON, A. G. M., Trade Indemnity.
 DICKSON, FREDERIC LIVINGSTONE, Scottish Union & National (Stoke).
 DICKSON, JAMES, J.L., J.P., Scottish Amicable (Belfast).
 DICKSON, JOHN, British Law (N. Scotland).
 DIGGLE, COL. W. H., D.S.O., North British & Mercantile (Leeds).
 DIMMER, L. G., State (Cheltenham).
 DIXON, FRANK, A.C.A., A.S.A.A., Eagle Star (Leicester).
 DIXON, CAPT. RT. HON. HERBERT, O.B.E., M.P., D.L., Commercial of Ireland (Chairman).
 " Ulster Marine.
 DIXON, J. H., Westminster Fire.
 DOBSON, CAPT. G. W., Royal Exchange (Birmingham).
 DOCKER, B. D. F., Guardian Assurance.
 DOCKER, G. DUDLEY, British Law (Southampton).
 DOCKRELL, H. M., Celtic Insurance.
 DODSON, MAJOR F. S., Royal Exchange (Taunton).
 DOLBY, CHARLES M., British Equitable (Liverpool).
 DONALD, GEORGE R., Royal Exchange (Dundee).
 DONALDSON, HENRY J., London & Lancashire (Glasgow).
 DONALDSON-HUDSON, LT.-COL. R. C., D.S.O., Eagle Star (Birmingham).
 DONE, J. P. C., Royal Exchange (N. London).
 DONNER, H. E., Royal Exchange (Hull).
 DORVAN, B. J., Liverpool Victoria.
 DOUBLEDAY, LESLIE, Northern (Chatham).
 DOW GLAS-HAMILTON, LORD NIGEL, Scottish Equitable.
 DOUGLAS, T. K., British Law (Dundee).
 DOUGLAS & CLYDESDALE, MARGULIS OF, A.F.C., M.P., Norwich Union Fire (London).
 DOVE LT.-COL. W. W., Builders' Accident.
 DOWNE, RT. HON. VISCOUNT, Yorkshire (West End).
 DOWSON, SIR HUBERT, Union (Nottingham).
 DOYLE, DENIS F., Commercial of Ireland (Cork).
 DOYNE, DERMONT H., Yorkshire (Dublin).
 DRAKE, GEOFFREY, Royal Insurance (London).
 DRAKE, JOHN HUGHES, O.B.E., M.C., Scottish Union & National (London).
 DRAPER, C. H. B., Union (Tunbridge Wells).
 DRIVER, THOMAS, State Assurance (Oldham).
 DU BUISSON, J. M., Marine Insurance Co.
 DU CANE, A., Royal Exchange (West End).

- DUCKER, J. E. T., Royal Insurance (Derby).
 DUCKETT, GEORGE WILLIAM, Eagle Star (Glasgow).
 DUCKWORTH, HENRY G., Legal Insurance.
 DUCKWORTH, JOHN, London & Lancashire (Blackburn).
 DUCKWORTH, WALTER B., London & Lancashire.
 " Standard Marine (Deputy Chairman).
 DUNLEVY, RT. HON. EARL OF, Phoenix.
 DUNN, F. E. P., General Accident.
 DUFFUS, JAMES C., North British & Mercantile (Aberdeen).
 DUGGAN, PATRICK A., Hibernian Fire & General.
 DUNCAN, CHARLES CLARK, Northern (Dundee).
 DUNCAN, JOHN, Phoenix Assurance (Glasgow).
 DUNDAS, F. J., Yorkshire Insurance (West Riding board).
 DUNDAS, R. NEVILL, W.S., Scottish Widows'.
 DUNGLASS, LORD, M.P., London & Scottish.
 " Scottish Metropolitan.
 DUNMORE, RT. HON. EARL OF, V.C., D.S.O., Ocean.
 DUNN, F. E. P., London & Lancashire (Cardiff).
 DUNN, R., Scottish Insurance (Nottingham).
 DUNNINGTON-JEFFERSON, Lt.-Col., J. A., D.S.O., Yorkshire.
 DUNRAVEN, RT. HON. THE EARL OF, C.B., D.S.O., North British & Mercantile (Cardiff).
 DUNWICH, VISCOUNT, J.P., Eagle Star (E. Anglian board).
 DURANT, E. CECIL, General Accident (Reading).
 DURHAM, A. W. R., C.A., Scottish Widows'.
 DUTTON, THOMAS, London & Lancashire (Bolton).
 DWYER, JAMES, Celtic Insurance.
 DYKE, R. C. HART, Central Insurance.
 " Liverpool & London & Globe (London).
 DYSON, ERIC, Law Union & Rock (Nottingham).
 EADIE, JOHN, J.P., Scottish Licenses Mutual.
 EARLE, LT.-COL. T. A., Guardian (Manchester).
 EASON, EDWARD WM., Provident Association of London.
 EASTEN, JAS. WM., Scottish Un. & National (N'castle).
 EASTERRBROOK, LAURENCE, General Accident (Exeter).
 EASTERRBROOK, S. H., Commercial Union (Exeter).
 EASTWOOD, CHARLES, J.P., Law Fire.
 EASTWOOD, FRANK B., Yorkshire.
 " Reinsurance Corporation (Chairman).
 EBBISHAM, RT. HON. LORD, G.B.E., Phoenix.
 ECCLES, A. GERALD, Standard Marine.
 EDDOWES, C. R. B., Guardian (Nottingham).
 EDGE, F. V. B., North British & Mercantile (Cardiff).
 EDGE, SIR WM., Bt., J.P., M.P., Federated Employers'.
 EDMUNDS, WILLIAM REES, Legal (S. Wales).
 EDWARDS, JOHN, National Federation of Meat Traders.
 EDWARDS, T. H. E., Guardian (Bristol).
 EGERTON, HON. THOS., Commercial Union (West End).
 EGGAR, T. MACDONALD, British Law (Brighton and South Coast).
 EJOV, A. G., Black Sea & Baltic.
 EKIN, CHARLES, Scottish Union & National (B'ham).
 ELDERTON, SIR WM. P., Reversionary Int.
 " Equitable Reversionary Interest.
 " University Life Assurance.
 ELDRED, JAMES, General Accident (St. Albans).
 ELEY, CHAS. CUTHBERT, J.P., Alliance (Ipswich).
 ELGIN AND KINCARDINE, RT. HON. EARL OF, K.T., Scottish Insurance.
 ELGOOD, C. A., Atlas Assurance (West End).
 ELGOOD, F. M., O.B.E., Eagle Star (Deputy Chairman, West End board).
 ELIBANK, RT. HON. VISCOUNT, Commercial Union.
 ELIOT, HON. EDWARD G., Legal Insurance.
 ELIOT, HON. SIR MONTAGUE, K.C.V.O., Alliance Assurance (Chairman, St. James's street board).
 ELLETT, HORACE, F.C.A., London & Lancashire (Exeter).
 ELLIOT, F. B., C.B.E., Warden Insurance.
 ELLIOTT, E. CASSETON, F.S.A.A., United British.
 " Local Government Guarantee.
 ELLIOTT, FRANK H., J.P., United Kingdom Provident.
 ELLIOTT, THOMAS, Teachers' Insurance.
 ELLIS, SIR GEOFFREY, Bt., M.P., Equity & Law Life.
 " Law Reversionary Interest.
 ELLIS, MAJOR GERALD M. A., Alliance Assurance.
 ELLIS, JOHN J., Mutual Property Life & General.
 ELLIS, MONTAGUE, County Fire.
 ELLISON, S. F., General Accident (Chairman, Cambridge board).
 ELMS, JOHN L. B., London & Lancashire (Exeter).
 ELPHINSTONE, LORD, Scottish Provident.
 ELTISLEY, RT. HON. LORD, K.B.E., Guardian Assurance.
 ELTON, MAJOR C. A., Ideal Fire & General.
 ELVEDEN, RT. HON. VISCOUNT, Yorkshire (S.W. London).
 EMERY, JAMES F., J.P., Liverpool & London & Globe (Manchester).
 ENGLAND, A. T., Wesleyan & General.
 ENGLAND, P. R., Royal Insurance (Deputy Chairman).
 " Liverpool & London & Globe (Deputy Chairman).
 ENGLISH, OWEN, National Farmers Union Mutual.
 " Avon Insurance.
 EPTON, R., Liverpool & London & Globe (Lincoln).
 ERSKINE, J. M., Caledonian.
 ESAM, JOHN, Royal Insurance (Nottingham).
 ESSENDON, LORD, Sun Insurance.
 " Sun Life.
 " Economic (Chairman).
 " Planet (Chairman).
 EVAN-THOMAS, H. A., London & Lancashire (Cardiff).
 EVANS, B. GRAHAM, British Law (West End).
 EVANS, C. D., General Accident (Dublin).
 EVANS, DUDLEY, Eagle Star (N.W. London).
 EVANS, D. FRANK, Eagle Star (Cardiff).
 EVANS, IVAN A. L., Legal (N. Wales).
 EVANS, IVOR, Guardian Assurance (Cardiff).
 EVANS, MONTAGUE, Excess.
 " British Aviation.
 EVANS, P. M., Union Assurance.
 EVANS, T. R., National Farmers Union Mutual.
 " Avon Insurance.
 EVE, C. GERALD, Yorkshire Insurance.
 " United Legal Indemnity.
 " London Plate Glass.
 EVE, GEORGE H., F.S.I., F.A.I., Friends' Provident & Century (London board).
 EVERALL, R. R., Western Australian.
 EVERARD, W. LINDSAY, M.P., Alliance (Leicester).
 EVERETT, MAJOR NORMAN, J.P., Alliance (Ipswich).
 EVERILL, REGINALD, Ocean Accident (W. of England).
 EVERS, F. P., Legal (Birmingham).
 EVERSHED, E., Legal (Birmingham).
 FABER, C. E., Guardian Assurance (Newcastle).
 FABER, HUBERT LANGRISH, Cornhill Insurance.
 FAIRBURN, E. T., Liverpool Victoria Friendly Society.
 FALCON, MICHAEL, Norwich Union Fire.
 " Norwich Union Life.
 FALCON, MICHAEL, Junr., Norwich Union Life.
 " Norwich Union Fire.
 FALCONER, J. A., Royal Insurance.
 " Liverpool & London & Globe.
 FALK, OSWALD TOYNBEE, C.B.E., National Mutual.
 FALLOON, C. H., Atlas Assurance.
 " Essex & Suffolk (Chairman).
 " Trade Indemnity.
 " Aviation & General.
 " Insurance Engineers.
 FARMER, R., British Law (Chairman, Chester and N. Wales board).
 FARRER, RT. HON. LORD, General Life.
 FARRER, HAROLD MARSON, Law, Fire (Chairman).
 " Equity & Law Life.
 " Law Reversionary Interest.
 FARROW, LESLIE WM., Royal Exchange.
 " Car & General (Deputy Chairman).
 " Motor Union (Deputy Chairman).
 FELL, GEORGE EDWARD HUNTER, Law Fire.
 FELLOWES, MAJOR C. D., M.C., A.F.C., F.L.A.S., Eagle Star (Wareham).
 FENNELL, G. H. W., Royal London Mutual.
 FENTON, JAMES, Northern Assurance (Dundee).
 FERGUSON, E. B., Tariff Reinsurances (Chairman).
 " London Guarantee & Accident.
 FERGUSON, NORMAN D., Scottish Amicable (extraordinary).
 FERGUSSON, GEN. SIR CHARLES, Bt., Scot. Equit. Life.
 FERGUSSON, LOUIS, FORBES, C.V.O., Westminster Fire.
 FIELD, JOHN B., Wesleyan & General (Chairman).
 FIELD, MARK G., Law Union & Rock (Birmingham).
 FIELD, R. A. R., Eagle Star (West End).
 FIELDEN, EDWARD B., Alliance Assurance (Chairman, Shrewsbury board).
 FIELDING, GEORGE, Blackburn Philanthropic Mutual.
 FIELDING, JOHN T., Blackburn Assurance.
 FIFE, H. L., Guardian Assurance (Newcastle).
 FIFE, WM., London & Lancashire (Glasgow).
 FIGGS, DOUGLAS T., Commercial of Ireland (Dublin).
 FINCH, CHARLES H., Norwich Union Life (Vice-President).
 " Norwich Union Fire.
 FINCHAM, R. F. W., Municipal Mutual.
 FINDLAY, J. B., Scottish Amicable Life.
 FINNIS, R. L., Royal Exchange (West End).
 FIRTH, SIR WILLIAM, Alliance Assurance.
 FIRTH, WILLIAM, Legal (Leeds).
 FISHER, LORD, Alliance (Bury St. Edmunds).
 FISHER, ALAN, British & Ethiopian.
 FISHER, EDWIN, Alliance Assurance.
 FISHER, F. T., General Accident (Southend-on-Sea).
 FISHER, FRANK, J.P., General Accident (Lancaster).
 FISHER, COMMANDER LESLIE D., R.N., D.S.O., Union Assurance (Piccadilly board).
 FISHER, OAKDEN, Guardian (Cardiff).
 FISHER, W. R., Norwich Union Fire (Chairman, London board).
 FISON, FRANK GUY C., Alliance (Ipswich).
 FITZALAN OF DERWENT, VISCOUNT, K.G., C.V.O., Law Union & Rock. London & Lancashire.
 " Law Union & Rock.
 FITZ-GERALD, WILFRED, Irish Catholic Church Property (Chairman).
 FITZHUGH, G. EDMUND, Alliance (Wrexham).
 FLEMING, RICHARD E., London Assurance.

- FLETCHER, DONALD C. J.P., General Accident, Fire & Life (Glasgow).
- FLETCHER, E. F., British & Foreign Marine.
- FLETCHER, SIR EDWARD LIONEL, C.B.E., Scottish Union & National (London).
- FLETCHER, RICHARD, J.P., Methodist Insurance (Vice-Chairman).
- FLEIGH, S. R. H., Union Assurance (Leeds).
- FLEIGH, K. T., Employers' Mutual.
- FLOCKHART, J. R., C.B.E., Eagle Star (Aberdeen).
- FLOWER, HUGH D., Employers' Liability.
- " Clerical, Marine & General.
- " General Reversionary.
- FOOKS, PHILIP, L.B., Law Union & Rock (Deputy Chairman).
- FOOT, RT. HON. ISAAC, United Kingdom Provident.
- FORBES, A. F., British Oak.
- " Merchants' & Manufacturers'.
- FORBES, RT. HON. LORD, Northern (Aberdeen).
- FORBES, BARRE R. M., British Law (Chairman, Bristol & S. Wales board).
- FORBES, T. LAWRENCE, Continental of London.
- FORBES, WALTER J., State (Crested).
- FORD, G. L., Liverpool & London & Globe (Leeds).
- FORD, M. NOEL, Commercial Union (Exeter).
- FORD, R. GOVER, London & Lancashire (Nottingham).
- FORDHAM, C. M., Alliance (Nottingham).
- FORREST, SIR WALTER, J.P., North British & Mercantile (Leeds).
- FORSTER, SYDNEY JOSLIN, Economic Insurance.
- FORTE, N., General Accident (Exeter).
- FORTUNE, RUTHERFORD, West of Scotland.
- " Edinburgh Assurance.
- " National of Great Britain.
- FORWARD, C. R., British Law.
- FOSTER, A. D., Essex & Suffolk (Tunbridge Wells).
- FOSTER, CECIL, Royal Exchange (Law Courts).
- FOSTER, THOMAS, P., British & European.
- FOULDS, W. E., Liverpool & London & Globe (Leeds).
- FOWLER, G. ARNOLD, Alliance (Nottingham).
- FOX, C. R., Royal Exchange (Plymouth).
- FOX, F. H., Royal Insurance.
- " Liverpool & London & Globe.
- FOX, GERALD, Commercial Union (Exeter).
- FOX, J. LANE, Eagle Star (N.W. London).
- FOX, W. R., Friends' Provident & Century (Plymouth).
- FOX-STRAWGWAYS, HON. JOHN, British Equitable.
- FOYSTER, W. H., British Law (Manchester).
- FRAENKEL, ERIC, Trade Indemnity.
- FRANCIS, G. B. L., British Law (Bristol).
- FRANCIS, GUY, Legal (N. Wales).
- FRANCIS, MAJ. JOHN, D.S.O., General Accident (Swansea).
- FRANCIS, P. C. C., State Assurance (London).
- FRASER, CECIL E. R., Royal Exchange (Notts.).
- FRASER, WILLIAM HENRY, W.S., Caledonian.
- " National Guarantee & Suretyship (Chairman).
- FREARSON, W. B., Union Assurance (Leicester).
- FREELAND, EDWARD STILWELL, Law Fire.
- FREEMAN, B. H., London & Lancashire (Birmingham).
- FREER, C. E. J., Alliance (Leicester).
- FRENCH, R. DUNCAN, Eagle Star (Liverpool).
- FRERE, PHILIP, M.C., Guardian Assurance.
- FRIEND, C., National Farmers Union Mutual.
- " Avon Insurance.
- FROST, CECIL D., Norwich Union Fire (Leicester).
- FRY, CECIL R., Provincial (Bristol).
- FRYARS, ALDERMAN, JAMES, J.P., Blackburn Assurance.
- FRYER, C. H. B., General Accident (Reading).
- FULFORD, THOMAS P., Eagle Star (Plymouth).
- FULLER, H. F., Scottish Union & National (West End).
- FULLER, GEORGE, Salvation Army Assurance.
- FULLER, ADMIRAL SIR CYRIL, T. M., K.C.B., C.M.G., D.S.O., Yorkshire Insurance.
- FYSHE, JAMES A., Wesleyan & General.
- GAIR, W. B., Union Marine & General (London).
- GAIRDNER, A. C. D., Scottish Amicable (London).
- GALLAGHER, L. B. A., British National Life.
- GALLAGHER, MICHAEL, Irish Public Bodies Mutual.
- GAME, ARTHUR K., Legal Insurance.
- GAMLEN, JOHN C. ELAGDON, Law Fire.
- GARBETT, W. H., State Assurance (Birmingham).
- GARD, ALFRED, Scottish Union & National (Plymouth).
- GARDEN, WM., North British & Mercantile (Aberdeen).
- GARDNER, W. H., United Insurance (London).
- GARDNER, A. E. P., London & Lancashire (Aberdeen).
- GARDNER, EDMUND, Commercial Union (Chairman, Liverpool board).
- GARDNER, JAMES CHALONER, Scottish Union & National (West End).
- GARDNER, JOHN G. L., State (Rothsay).
- GARNETT, GEORGE, London & Lancashire (Chairman, Bradford board).
- GARRATT, CAPT. F. T., Royal Exchange (Birmingham board).
- GANTSIDE, THOS. E., London & Lancashire (Oldham).
- GASKELL, MAJOR J. GERALD, T.D., General Accident, Fire & Life (Chairman Cardiff board).
- GATHORNE-HARRY, GEOFFREY M., Legal.
- GAUNT, HARRY, North British & Mercantile (Liverpool).
- GEACH, R. R., General Accident Fire & Life (Portsmouth).
- GEDDES, IRVINE CAMPBELL, Equitable Life (Vice-President).
- " Equitable Reversionary (Deputy Chairman).
- " Reversionary Interest (Deputy Chairman).
- GEE, H. PERCY, Commercial Union (Leicester).
- GEOHEGAN, THOMAS, F.A.A., Patriotic (Deputy Chairman).
- GEORGE, R. E., Royal Freehouse (Wrexham).
- GEORGEON, HAROLD, North British & Mercantile (Wick).
- GERMAN, H., National Farmers Union Mutual.
- " Avon Insurance.
- GERMAN, COL. GEORGE, D.S.O., Alliance (Leicester).
- GIBB, D. M., S.S.C., Guardian (Edinburgh).
- GIBB, EDWARD, State (Aberdeen).
- GIBB, ROBERTSON F., Elders Insurance.
- GIBBS, HON. GEOFFREY, Australian Mutual Provident (London).
- GIBBS, JOHN ARTHUR, Indemnity Marine.
- GIBBS, RAYMOND, K., Commercial (Leicester).
- GIBSON, E. MORRIS, General Accident (London City).
- GIBSON, EDWARD, North British & Mercantile (N'castle).
- GIBSON, H. H., Palatine Insurance (Manchester).
- GIBSON, SIR HENRY J., K.C.B., Zurich General Accident (Chairman, British board).
- GILFORD, T. J. CARLYLL, W.S., Scottish Widows'.
- GILBERT, FRANK W., Friends' Provident (Nottingham).
- GILBEY, RONALD, Licenses & General.
- GILCHRIST, W. J., General Accident (Aberdeen).
- GILL, R. C. CHAPPEL, General Accident, Fire & Life (Chairman, Liverpool board).
- GILLESPIE, J. J., Union Assurance (Newcastle).
- " Licenses & General (Newcastle).
- GILLESPIE, RUTHFORD C., Phoenix (Glasgow).
- GILLESPIE, WM. D., Phoenix (Glasgow).
- GILLET, SYDNEY H., M.C., F.C.A., British General.
- GILLET, S. J., Royal Exchange (Gloucester).
- GILLIAT, CHARLES R., Guardian Assurance.
- " Reliance Marine.
- GILLIAT, J. F. G., Commercial Union.
- GILLIES, W., North British & Mercantile (Glasgow).
- GILMOUR, BRIG.-GEN. SIR ROBERT G., Bt., C.B., C.V.O., D.S.O., Scottish Equitable Life.
- GISBOROUGH, LORD, Eagle Star (N. England board).
- GLADSTONE, ALBERT CHARLES, Northern (London).
- GLANEY, RT. HON. LORD, Phoenix (Cardiff).
- GLANVILLE, LEONARD F., General Accident (Portsmouth).
- GLAZEBROOK, R. F., British & Foreign Marine.
- GLAZEBROOK, W. R., Royal Insurance.
- " Liverpool & London & Globe.
- GLEAVE, W. A., J.P., Eagle Star (Southampton).
- GLENAY, LORD, Hibernian Fire & General.
- GLENCONNER, RT. HON. LORD, Northern (London).
- GLENNE, JOHN A. S., M.A., LL.B., North British & Mercantile (Peterhead).
- GODDARD, J. THEODORE, Eagle Star (West End).
- GODFREY, WILLIAM, Pearl Assurance.
- GODFREY-FAUSSETT, CAPT. SIR BRYAN G., K.C.V.O., C.M.G., R.N., World Auxiliary.
- GODFREY-PAYTON, WALTER, F.S.I., Royal Exchange (Birmingham).
- GOLDINGHAM, D. DALRYMPLE, National Employers' Mutual (Managing Director).
- GOLMICK, PAUL, Progress Insurance.
- GOOD, ALAN P., Guardian Assurance.
- GOOD, G. H., Army, Navy & General.
- GOODALL, CHARLES HENRY, Indemnity Marine (Deputy Chairman).
- GOODBODY, E. G., Friends' Provident & Century (Dublin).
- GOODBODY, GERALD E., Hibernian (Limerick).
- GOODBODY, JAMES P., Commercial Union (Dublin).
- GOODBODY, JONATHAN, Yorkshire Insurance (Chairman, Dublin board).
- GOODBODY, WALTER C., Friends' Provident (Plymouth).
- GOODEY, HORACE E., J.P., Ideal Fire & General.
- " Ideal Life.
- GOODE, SIR WILLIAM, K.B.E., Hull Underwriters.
- " Provincial.
- GOODENOUGH, WM. MACNAMARA, Mercantile & General.
- GOODSON, H., Mutual Property Life & General.
- GORDON, MAJOR A. A., C.B.E., M.V.O., Royal Exchange (West End).
- GORDON, MALCOLM, London & Lancashire (Belfast).
- GORDON, SAMUEL HUNTER, Northern Assurance (Chairman N. Scotland board).
- GORDON, STEPHEN J., Victory (Deputy Chairman).
- " Treaty Reinsurances (Chairman).
- GORDON-SMITH, R., F.F.A., F.I.A., Scottish Amicable Life (extraordinary).
- GORELL, RT. HON. LORD, C.B.E., M.C., Marine & General.
- GORRIE, H. T., South British (London).
- GOSCHEN, SIR WILLIAM HENRY NEVILLE, Bt., K.B.E., D.L., Atlas Assurance.

- GOSCHEN, THE HON. SIR WM. HENRY, K.B.E.,
Sun Insurance (Chairman).
- " Sun Life (Chairman).
- " Planet (Deputy Chairman).
- " Elders (Chairman).
- GOSLING, ARCHIBALD, Commercial Union
(Hand-in-Hand board).
- Goss, STANLEY L., Yorkshire (Scottish board).
- " Scottish Boiler & General.
- GOTTS, J. B., M.B.E., O.B.E., Congregational.
- GOUGH, E. G., Tariff Reinsurances.
- GOULD, J. H., J.P., F.A.I., General Accident, Fire & Life
(Chairman, Reading board).
- GOULDING, SIR BASIL, Hibernian Fire & General.
- GOVER, WILLIAM HENRY, LL.B., British Equitable.
- GOWANS, D., Friends' Provident & Century (Dundee).
- GOWER, SIR ROBERT, O.B.E., D.C.L., J.P., M.P., General
Accident, Fire & Life (London).
- GRACE, CHARLES L. P., Alliance (Edinburgh).
- GRACE, J. EDWARD, Friends' Provident & Century
(Chairman, Bristol board).
- GRAHAM, A. K., Union Assurance.
- GRAHAM, ARTHUR S. B., London & Lancashire (Cardiff).
- GRAHAM, JAMES A., British Law (Chairman, Dundee bd.).
- GRAHAM, SIR JOSEPH CROSLAND, Union Marine & General.
- GRAHAM, J. D., Norwich Union Fire (Glasgow).
- " Norwich Union Life (Glasgow).
- GRAHAM, J. MAXTONE, C.A., Scottish Provident.
- GRAHAM, J. ST. JOHN, Commercial Union.
- GRAHAM, SIR REGINALD GUY, Bt., Yorkshire
(W. Riding, Yorks.).
- GRAHAM, WALTER HILL, Eagle Star (Chairman,
Plymouth board).
- GRAHAM, W. M., Road Transport & General.
- GRANET, SIR W. GUY, G.B.E., Provident Mutual Life.
- GRANGER, HUGH R., Royal Insurance (London).
- GRAY, GEORGE F., Royal London Mutual.
- GRAY, H. C., British Aviation.
- GRAY, H. J., M.A., J.P., Eagle Star (Aberdeen).
- GRAY, JAMES, J.P., Beacon Insurance.
- GRAY, JAMES, Dominion Insurance.
- GRAY, ROBERT, Contingency Insurance.
- GRAY, W. E., Clerical, Medical & General.
- " Employers' Liability.
- " General Reversionary & Investment.
- GRAY, W. HENDERSON, London & Edinburgh.
- GRAY, SIR WILLIAM, Bt., Liverpool & London & Globe
(Newcastle).
- GREAVES, ARTHUR, London & Lancashire (Notts &
Derby).
- GREAVES, G. H., Atlas (Birmingham).
- GREEN, CHARLES, General Accident, Fire & Life
(Chairman, Oxford board).
- GREEN, C. A. MADDISON, County Fire.
- GREEN, D. W. ROLFE, British General.
- GREEN, F., Guardian Assurance (Nottingham).
- GREEN, J. J., Provident Assn. of London (Dep. Chairman).
- GREEN, JAMES PROCTOR, J.P., Refuge Assurance
(Managing Director and Deputy Chairman).
- GREEN, W. W., Eagle Star (Birmingham).
- GREENING, H. J., Beacon (Chairman & Man. Director).
- GREENWELL, GRAHAM H., Warden.
- GREENWOOD, J. T., J.P., Eagle Star (Chairman, S. London
board).
- GREENWOOD, RT. HON. VISCOUNT, P.C., K.C., Phoenix.
- GRIEG, SIR LOUIS, K.B.E., C.V.O., Scottish Union &
National (London).
- GREG, R. C., C.A., Scottish Amicable (extraordinary).
- GREY, E. MORLEY, North British & Mercantile
(Manchester).
- GREY, RT. HON. EARL, North British & Mercantile
(Newcastle).
- GREY, SAMUEL J., J.P., Wesleyan & General.
- GRIFFITH, CAPT. H. G. B., Liverpool & London & Globe
(Cardiff).
- GRIGGS, W. H., F.I.S.A., Ideal Life (Managing Director).
- " Ideal Fire & General (Managing Director).
- GRIMWADE, HAROLD W. F., Alliance (Ipswich).
- GROOME, CAPT. A. W., Royal Exchange (Nottingham).
- GUILD, J. H., W.S., Scottish Life.
- GUILD, REGINALD M., Scottish Life.
- GUILD, W. J., W.S., Guardian (Edinburgh).
- GUILLEMAUD, SIR LAURENCE NUNNS, G.C.M.G., K.C.B.,
Prudential Assurance.
- GUINNESS, HENRY EUSTACE, Union (Dublin).
- GUINNESS, RICHARD NOEL, Union (Dublin).
- GUINNESS, RICHARD, S., London & Scottish.
- " Scottish Metropolitan.
- " Mercantile & General (Chairman).
- " European General Reinsurance.
- GURNEY, REV. JOSEPH T., Methodist Insurance.
- GURNEY, QUINTON E., Norwich Union Fire.
- " Norwich Union Life.
- GUTHRIE, CHARLES, F.F.A., Scottish Equitable.
- GUTHRIE, T. M., Church of Scotland Fire (Chairman).
- GUTHRIE, W. J., B.A., Union Assurance (Glasgow).
- GWYNN, H. N., British Law (Bristol & S. Wales).
- HACKING, J., Union (E. Lancashire).
- HADDIN, ALEXANDER, Imperial Chemicals Insurance
(Managing Director).
- HALDANE, SIR WM. S., W.S., Legal & General.
- HALL, C. RUSSELL, Scottish Amicable Life (Manchester).
- HALL, I. MORRIS, Royal Exchange (Law Courts).
- HALL, FREDRICK H., Commercial Union (Dublin).
- HALL, H. G., Yorkshire Insurance (Manchester).
- HALLINAN, MAJOR T. D., Patriotic Assurance.
- HALSFY, SIR WALTER, Bt., O.B.E., Legal (Dep. Chairman).
- HALTON, F. W., General Accident (Chairman, Carlisle bd.).
- HAYBRO, SIR CHARLES ERIC, K.B.I., Royal Exchange.
- HAYBRO, CHARLES J., Provident Mutual Life.
- HAYBRO, RONALD OLAF, London Assurance (Governor).
- HAMILTON, CHARLES G., Law Union & Rock.
London & Lancashire.
- HAMILTON, EDWARD L., Merchants' Marine.
- HAMILTON, LORD ERNEST, Licenses & General
(Chairman).
- HAMILTON, J. R., Northern (N. Scotland board).
- HAMILTON, R. M., Commercial of Ireland.
- " Ulster Marine.
- " Trade Indemnity.
- HAMILTON, MAJOR W. H., J.P., General Accident, Fire &
Life (Chairman, E. London board).
- HAMPDEN, RT. HON. VISCOUNT, K.C.B., C.V.O., County
Fire (Chairman).
- " Eagle Star (Chairman, Stai board).
- HANBURY, COL. LIONEL H., C.M.G., Guardian (Chairman)
Guardian Eastern (Chairman).
- HANCOCK, COULTER, Ocean Accident (W. of England).
- HANCOCK, GERALD, R., Commercial Union (Plymouth).
- HANCOCK, J. WILLOUGHBY, County Fire (Exeter).
- HANCKINSON, R. J., Norwich Union Fire (Bournemouth).
- HANMER, BRUCE, MEREDITH, State Assurance.
- HANNA, W. G. C., C.A., Scottish Life.
- " Church of Scotland Fire.
- HANNAY, CHARLES SCOTT, Sea.
- HANNAY, ERSKINE, General Accident (Newcastle).
- HANSON, D. L. V., Eagle Star (Maidstone).
- HARBEN, GUY PHILIP, O.B.E., Prudential (Deputy
Chairman).
- HARDING, WM., Commercial Union (Leicester).
- HARDWICK, D., Blackfriars Insurance.
- HARDWICK, H. J. ALLEN, British Law (Brighton &
S. Coast).
- HARDY, H. MEREDITH, Legal (City).
- HARGREAVES, M. D., English & American.
- HARGREAVES, ROBERT, B.A., LL.B., State (Leeds).
- HARGREAVES, SIR WALTER E., World Auxiliary.
- " Aviation & General.
- " English & American.
- HARLAND, S., Guardian Assurance (Leeds).
- HARLEY, E. M., Friends' Provident (Bristol).
- HARLEY, T. W., Alliance (Liverpool).
- HARMAN, A., Liverpool Victoria F. S.
- HARRINGTON, RT. HON. SIR STANLEY, P.C., Yorkshire
Insurance (Dublin).
- HARRIS, SIR A. E., K.B.E., Commercial Union.
- HARRIS, EDWARD, Eagle Star (Cardiff).
- HARRIS, CAPT. J. H., General Accident (Brighton).
- HARRIS, J. R., Army, Navy & General (Man Dir.).
- HARRIS, L. MONTAGU, Union (Bristol).
- HARRIS, RT. HON. LORD, M.C., Northern (Chatham).
- HARRIS, W. F., F.C.A., State Assurance (Hull).
- HARRISON, E. C., General Accident, Fire & Life
(Birmingham).
- HARRISON, E. RANSOM, North British & Mercantile
(Sheffield).
- HARRISON, FRANK, Commercial Union (Leicester).
- HARRISON, G. R. D., Law Union & Rock (Birmingham).
- HARRISON, SAMUEL, Ideal Life (Chairman).
- " Ideal Fire & General.
- HARRISON, W. T., Gracechurch Insurance.
- HARROWBY, EARL OF, Scottish Provident (honorary).
- HARROWER, A., F.F.A., Scottish Boiler & General.
- " Aviation & General.
- HART, A. J., CAMPBELL, New Zealand Insurance, (Great
Britain).
- HART, CHARLES, Wesleyan & General.
- HART, EDWIN, Law Fire.
- HART, COL. L. H. P., D.S.O., Eagle Star (Nottingham).
- HARTLEY, J. B., London & Lancashire (Leeds).
- HARTLEY, SIR P. HORTON-SMITH, C.V.O., M.D., Clerical,
Medical & General (Deputy Chairman).
- " General Reversionary.
- HARVEY, WM. ALBERT, C.A., Northern (Glasgow).
- HASLAM, W. H., Provincial Insurance.
- " Drapers' & General.
- " Hull Underwriters.
- HAWLEY, OSWALD, Northern (Birmingham).
- HAWORTH, J. E. B., Blackburn Philanthropic Mutl.
- HAWORTH-BOOTH, D. C., North British & Mercantile
(West End, London).
- HAY, SIR DAVID A., Alliance (Glasgow).
- HAY, MAJOR H. CLAUDE, General Accident, (London).

- HAY, JOHN GEORGE, Ocean Marine.
 HAYDON, CLEMENT J., Commercial Union
 (Hand-in-Hand board).
 HAYES, RAYMOND S., J.P., Scottish Amicable Life
 (Bristol).
 HAYTER-HAMES, G. C., County Fire (Exeter).
 HAYTER, RT. HON. LORD, British Engine, Boiler,
 " Eagle Star (Deputy Chairman, Star board).
 " Methodist Insurance.
 HAYWARD, F. G., F.S.I., Guardian (Brighton).
 HAZLERIGG, SIR ARTHUR G., Bt., Alliance (Leicester).
 HEAD, J. GEORGE, J.P., Eagle Star (Chairman, N.W.
 London board).
 HEALEY, ALFRED J., Westminster Fire.
 HEARLE, W. H. T., Agricultural & General.
 HEATH, CUTHBERT E., O.B.E., D.L., Excess (Chairman).
 " Trade Indemnity.
 HEATH, LEOPOLD C., Excess Insurance.
 HEATH-CALDWELL, MAJ.-GEN. F. C., C.B., R.E.,
 " Excess Insurance.
 HEATON, JOHN BERESFORD, Law Fire.
 HEATON, JOHN F., F.S.A.A., Alliance Assurance.
 HEDGES, S. H., Royal Exchange (N. London).
 HELLINS, REV. CANON E. W. J., Ecclesiastical.
 " Clergy Pensions.
 HELY-HUTCHINSON, MAURICE, London Life.
 HEMINGWAY, STANLEY, Eagle Star (Birmingham).
 HENDERSON, SIR FREDERICK N., K.B.E., Iron Trades
 Employers' (Chairman).
 HENDERSON, JAMES, Scottish Union & National
 (Dumfries).
 HENDERSON, J. J. CRAIK, B.L., Law Union & Rock.
 HENDERSON, J. L., Guardian (Glasgow).
 HENDERSON, ROBERT, British Law (Glasgow).
 HENDERSON, W. A., Provident Accident & White Cross.
 HENDERSON, WALTER, London & Lancashire (Glasgow).
 HENDERSON-CLELAND, W., Phoenix (Law Courts).
 HENDRY, CHARLES, London & Lancashire.
 " British Fire.
 " Law Accident.
 HENDRY, J. WILSON, London & Scottish (Scottish board).
 HENRY, MAJOR C. J., General Accident, Fire & Life
 (London—City board).
 HENRY, MAJOR HUGH ARTHUR, Northern (Dublin).
 HENRY, R. B., J.P., Commercial of Ireland.
 HEFORTH, B. P., London & Lancashire (Morley).
 HERBERT, EDWARD D. A., O.B.E., Northern (London).
 HERBERT, RT. HON. SIR DENNIS HENRY, K.B.E., M.P.,
 Equity & Law Life (Chairman).
 " Bedford General.
 " Law Reversionary Interest (Chairman).
 HERBERT, G. H., Atlas (Chairman, Liverpool board).
 HERBERT, LT.-COL. THE HON. GEORGE S., T.D., J.P.,
 Liverpool & London & Globe (Salisbury).
 HERD, WALTER, London & Lancashire (Edinburgh).
 HERDMAN, SIR E. C., K.B.E., Commercial of Ireland.
 HESKETH, RT. HON. LORD, County Fire.
 HESKETH, W. R., Methodist Insurance (Chairman).
 HETHERTON, JOHN, Farmers' Finance & Insurance
 (Chairman & Managing Director).
 HEWERTSON, WILLIAM, Friends' Provident (Kendal).
 HEWITT, ARTHUR, Eagle Star (Liverpool).
 HEWITT, A. E., Liverpool Marine & General.
 HEYS, JOHN, London & Lancashire (Bury).
 HEYWORTH, ALBERT, Scottish Union & National
 (Manchester).
 HIBBERT, A. E., London & Lancashire (Oldham).
 HICKLEY, A. NORTH, British Law.
 HICKS, ARTHUR J., F.I.A., Phoenix (Law Courts).
 " Reversionary & General Insurance.
 HICKS, ERNEST, Norwich Union Life (President).
 " Norwich Union Fire (Chairman).
 HICGIN, W. W., Reliance Marine.
 HIGGINBOTHAM, C. J., Scottish Amicable Life.
 HIGSON, R. H., Cattle Traders' Insurance.
 HILBERY, R. CLIFTON, Eagle Star (Law Courts).
 HILL, A. G. BRINKIN, F.C.M.P., Commercial Union
 (Edinburgh).
 HILL, A. ROLAND, Midland Employers' (Man. Dir.).
 HILL, SIR ENOCH, J.P., Alliance Assurance (Chairman,
 Yorkshire & Derby board).
 HILL, FREDERIC, Sen., North British & Mercantile
 (Liverpool).
 HILL, G. W., Agricultural & General.
 HILL, HERBERT E., Scottish Union & National (London).
 HILL, JAMES, Blackburn Assurance.
 HILL, PHILIP ERNEST, Eagle Star.
 HILL, W. BURROUGH, London & Lancashire (Portsmouth).
 HILLINGDON, RT. HON. LORD, Marine Insurance Co.
 (Chairman).
 HILLS, RT. HON. J. W., F.C., M.P., Legal (Chairman).
 " Colonial Mutual Life (London).
 HILLS, ROBERT G. F., British Law (Chairman).
 HILTON, H. R., F.C.A., Eagle Star (Nottingham).
 HILTON, R., MUSGRAVE, London & Lancashire (Exeter).
 HILTON, S., L.L.B., General Accident (Exeter).
 HINCHLIFFE, E. W., Guardian (Leeds).
 HINCHINGBROOKE, VISCOUNT, London & Scottish.
 " Scottish Metropolitan.
 " Welsh Insurance.
 HINCKS, H. T., National Farmers Union Mutual.
 " Avon Insurance.
 HIND, SIR JESSE W., Law Union & Rock (Chairman
 Nottingham board).
 HINDE, F. W., Liverpool & London & Globe (Bristol).
 HINES, E. O., F.S.I., F.A.I., Eagle Star (E. Anglian board).
 HINES, H. T., Royal Exchange (Southampton).
 HINKS, C. A., Guardian Assurance (Newcastle).
 HIRD, NORMAN L., Scottish Amicable Life.
 HIRST, E., North British & Mercantile (Manchester).
 HITCHINS, WM. STANLEY, British Law.
 HOARE, HENRY, Gresham Fire & Accident.
 " Gresham Life.
 HOARE, WALTER ROBERTSON, Union Assurance.
 HOARE, W. SIDNEY, Alliance Assurance (Strand).
 HOBHOUSE, RT. HON. SIR CHARLES E. H., Bt.,
 General Life.
 " Road Transport & General.
 HOBHOUSE, JOHN R., Royal Insurance.
 " Thames & Mersey (Chairman).
 " British & Foreign Marine.
 " Liverpool & London & Globe.
 HOBHOUSE, R. A., Eagle Star (Bristol).
 HOBSON, H. R., National Parcels.
 " London & County.
 HODGE, PERCY F. H., National Provincial.
 HODGE, WILMOT, Legal (Liverpool).
 HODGES, GUILDFORD O., Ideal Fire & General
 (Chairman).
 " Ideal Life.
 HODGKINSON, H. W., National Parcels.
 HODGSON, J. P., Atlas (Liverpool).
 HODGSON, J. W. B., State (Manchester).
 HODSON, CAPT. SIR EDMOND A., Bt., D.S.O., M.A.,
 General Accident (Dublin).
 HOG, S. B., Life Association of Scotland.
 HOGARTH, S. CRAWFORD, Scottish Provident.
 HOHENLOHE-SCHILLINGSFUERST, ALFRED PRINCE,
 British Commercial.
 HOLGATE, J. WILCOCK, Refuge Assurance (Chairman).
 HOLLAND, CHARLES F., Planet Assurance.
 HOLLAND, SIR EDWARD JOHN, D.L., J.P., General Life.
 " General Accident (London).
 HOLLAND, SIR THOMAS H., K.C.S.I., Century.
 HOLLAND, W. L., J.P., General Accident, Fire & Life
 (Chairman, Manchester board).
 HOLLAND-MARTIN, R. M., C.B., Alliance Assurance.
 HOLLENDEN, RT. HON. LORD, London Assurance.
 HOLLOWAY, H. W., Royal Exchange (Gloucester).
 HOLLOWAY, ROLAND E., United Kingdom Provident.
 HOLME, RANDLE F. W., Law Reversionary.
 " Equity & Law Life.
 HOLMES, SIDNEY A., Friends' Provident (Greenock).
 HOLMES, WILLIAM, Scottish Amicable Life (Newcastle).
 HOLNESS, A. S., Tariff Reinsurances.
 HOLT, SIR FOLLETT, London & Lancashire (London).
 HOLT, FRANK, Licenses & General (Liverpool).
 HOLT, HAROLD, London & Lancashire (Bury).
 HOLT, MARTIN D. V., London & Scottish (Deputy
 Chairman).
 " Scottish Metropolitan (Deputy Chairman).
 " Welsh Insurance.
 HOLT, ROBERT L., Sea Insurance.
 HOME, EARL OF, Scottish Provident.
 HONLYMAN, R. WELLES, Royal Exchange (Dundee).
 HOOD, H. J., British Law (Plymouth).
 HOPE, ARTHUR H. C., Alliance (Edinburgh).
 HOPE, HENRY G., Legal Insurance (N. Wales).
 HOPE, SIR HARRY, Bt., Scottish Equitable.
 HOPE-MURLEY, HON. CLAUDE, National Provident.
 HOPKINS, OLIVER S., Friends' Provident (Leeds).
 HOPWOOD, W. H., National Motor & Accident.
 HORNE, SIR EDGAR, Bt., J.P., Prudential (Chairman).
 HORNE, RT. HON. VISCOUNT, P.C., G.B.E., Commercial
 Union.
 HORNE, MAJOR WM. GUY, Prudential.
 HORNSBY, SIR BERTRAM, C.B.E., Commercial Union
 (Chairman).
 " British General.
 " Palatine.
 HORSFIELD, J., Blackburn Philanthropic Mutual (Vice-
 President).
 HORSLEY, D. P., State Assurance (Hull).
 HORTON, E. C., O.B.E., Timber & General (Chairman).
 HORTON, FRANK NOEL, Beacon.
 HORTON, VICTOR, Licences & General (Birmingham).
 HOSEGOOD, HENRY, J.P., Eagle Star (Bristol).
 HOTBLACK, GEORGE FINCH, Atlas (Deputy Chairman).
 HOUGHTON, S. W., Nation Life & General.
 HOULING, ARTHUR G., Royal London Mutual.
 HOUSTON, JOHN, Royal Insurance (Glasgow).
 HOUSTON, K. E., Phoenix Assurance (Leicester).
 HOVL, L. F., National Provident.

- HOWARD, RAILTON, Salvation Army Assurance.
 " Salvation Army Fire.
 HOWARD, R., Salvation Army Assurance.
 HOWDEN, JOHN MICHAEL, D.L., Edinburgh.
 " West of Scotland.
 " National of Great Britain
 HOWELL, OWEN BULMER, Scot. Union & Nat. (London).
 HOWELLS, T. VINCENT, General Accident, Fire & Life
 (N.W. London).
 HOYLE, COL. CRAVEN, London & Lancashire (Bury).
 " Scottish Amicable Life (Manchester).
 HUBBARD, J. CLEON, General Accident, Fire & Life
 (Chairman, Plymouth board).
 HUBERT, L. W., British National Life.
 HUDSON, H. W., Wesleyan & General.
 HUGHES, A. R., Thames & Mersey Marine.
 HUGHES, R. H., Guardian Assurance (Bristol).
 HUGHES, W. WALTER, British Fire.
 HUIE, D. H., C.A., State Assurance (Edinburgh).
 HULME, MAURICE H., Reliance Marine.
 HUMBERT, O. J., British Law.
 " Law Reversionary.
 " Equity Law Life.
 HUME, J. H., Scottish Temperance & General.
 HUME-WILLIAMS, RT. HON. SIR ELLIS, Bt., K.C., Eagle
 Star (E. & Scot. board).
 HUMPHERY, J. EDWARD, Royal Exchange.
 " Car & General (Chairman).
 " Motor Union (Chairman).
 HUMPHRY, SIR JOHN, Union Assurance.
 HUMPHREY, REV. WILLIAM, Methodist Insurance.
 HUNSDON, RT. HON. LORD, Commercial Union.
 HUNT, ARTHUR L., Wesleyan & General (Man. Director).
 HUNT, E. L., Eagle Star (Norwich).
 HUNT, P. C., General Accident, Fire & Life (London).
 HUNTER, Capt. F. J. C., Eagle Star (Exeter).
 HUNTER, F. T., J.P., British Law (Chairman, Leeds bd.).
 HUNTER, R. J., Atlantic (Managing Director).
 " Western Australian (London).
 HUNTER, T. B., Provincial (Leeds).
 HUNTER, W. C., w.s., J.P., General Accident.
 HUNTSMAN, EDMUND, Eagle Star (Chairman, Nottingham
 board).
 HURLIMANN, E., Mercantile & General.
 " European General Reinsurance (Man. Dir.).
 HURST, WM. A., O.B.E., Veterinary Insurance.
 " Local Government Guarantee.
 " United British.
 HUSBAND, C. J. R., B.A., LL.B., Liverpool & London &
 Globe (Bristol).
 HUSBAND, ROBT., London & Lancashire (Edinburgh).
 HUSKISSON, A., London & Lancashire (Notts).
 HUSSEY, LT.-COL. SIR GEORGE A. E., General Accident
 (London & Southampton).
 HUSTLER, W. RAMSEY, Alliance (Bury St. Edmunds).
 HUTCHINGS, E., Eagle Star (Plymouth).
 HUTCHISON OF MONTROSE, RT. HON. LORD, Phoenix
 Assurance.
 HUTCHISON, THOMAS, Guardian (Aberdeen).
 HUTTON, J. ARTHUR, Atlas (Chairman, Manchester bd.).
 HUTTON, REGINALD W., Scottish Amicable (Manchester).
 HYDE, DENIS, Alliance (St. James's Street board).
 HYDE, W., J.P., Alliance (Oxford).
 IDDESLEIGH, RT. HON. EARL OF, B.A.M.A., General Life.
 ILDEN, S. P., Essex & Suffolk (Hastings).
 ILIFFE, LORD, J.P., Guildhall (Chairman).
 " London Assurance.
 ILLINGWORTH, DUDLEY HOLDEN, London Assurance.
 ILLINGWORTH, E. H., United Kingdom Provident.
 IMRIE, W., M.A., LL.B., General Accident (Inverness).
 INCHEAPE, EARL OF, Marine Insurance (Chairman).
 " London & Lancashire.
 INCLEND-WEBBER, G. S., General Accident (B'ham).
 INFIELD, J. H., Liverpool & London & Globe (Brighton).
 INGLEDEW, A. M., Eagle Star (Chairman, Cardiff board).
 INGLFORTH, KENNETH H., Norwich Union Fire (Cardiff).
 INGMAN, GEORGE E., Royal Scottish.
 INNES, ROBERT, Lancashire & Yorkshire Reversionary.
 " Yorkshire (Chairman, Manchester board).
 INNES, LT.-COL. J. A., D.S.O., County Fire.
 INSKIP, E. H. C., Bedford General (Chairman, Bedford
 board).
 INSKIP, SIR JOHN H., K.B.E., British Law (Bristol & South
 Wales).
 INVERFORTH, RT. HON. LORD, P.C., Victory (Chairman).
 IRONSIDE, A. A., State (Chairman, Leicester board).
 IRWIN, HARLOW W., Royal London Mutual.
 IRWIN, S., British Equitable (Manchester).
 IRWIN, VALENTINE, Irish Catholic Church Property.
 ISITT, F. S. N., Guarantee Society.
 " Yorkshire Insurance.
 IVORY, JAMES, C.A., Standard Life.
 JACK, BRIG. E. M., C.B., C.M.G., D.S.O., Eagle Star.
 (Chairman Southampton board).
 JACKSON, A. P., D.L., London & Lancashire (Dublin).
 JACKSON, A. R., General Accident (Manchester).
 JACKSON, E., Launderers' Mutual.
 JACKSON, G., National Mutual Indemnity.
 JACKSON, G. ERSKINE, Scottish Union & National.
 JACKSON, SIR H. MATHER, Bt., C.B.E., Eagle Star
 (Eng. & Scot. board).
 JACKSON, SIR RICHARD H., London & Lancashire
 (Oldham).
 JACKSON, JOHN S., General Accident (Carlisle).
 JACKSON, LEONARD W., Commercial Union (B'ham).
 JACKSON, REV. WILLIAM C., M.A., Methodist.
 JACKSON, SIDNEY J., Elders Insurance.
 JACKSON, S. H., Liverpool & London & Globe (Carlisle).
 JACKSON, W. WILBERFORCE, General Accident, Fire &
 Life (Croydon).
 JACOMB, R. B., London Life.
 JAFFREY, SIR THOMAS, Bt., London & Lancs. (Aberdeen).
 JAMES, ARCHIBALD HERBERT, British Law.
 " Equity & Law Life.
 " Law Reversionary Interest.
 JAMES, MAJOR F. TREHARNE, V.D., M.B.E., Atlas Assur.
 (Cardiff).
 JAMES, P. FRIEND, Eagle Star (Brighton).
 JAMES, PHILIP GWYNNE, Law Fire.
 JAMES, R. H. LANGFORD, London & Lancashire.
 " Marine Insurance Co.
 JAMES, HON. ROBERT, Commercial Union (Newcastle).
 JAMES, ROBERT B., State (Leeds).
 JAMES, ROBT. I., Scottish Union & National (N'castle).
 JAMES, REV. T. T., M.A., Congregational.
 JAMES, W. W., Guardian (Nottingham).
 JAMESON, A. ST. C., w.s., British Law (Edinburgh).
 JAMESON, E. D., LL.B., London & Lancashire (Aberdeen).
 JAMESON, H. A., w.s., Standard Life.
 JANSON, WILFRID, Planet Assurance.
 JARDINE, SIR JOHN W. BUCHANAN, Bt., Scottish
 Equitable Life (extraordinary).
 JARDINE, JOSEPH, Royal Insurance (Perthshire &
 Stirlingshire).
 JARVIS, J. L., Eagle Star (Norwich).
 JEFFERSON, J. A., F.I.A., Britannic (Chairman).
 " British General.
 JEFFREY, J. R. M., London & Lancashire (Hereford).
 JEFFREY, ROBERT, F.F.A., Scottish Insurance.
 JELLETT, H. B., Phoenix Assurance (Dublin).
 JENKINS, SIR WALTER ST. D., Caledonian (London).
 JENKINSON, H. E., F.C.A., Friends' Provident (London).
 JENKS, G. CLEMENT, Royal Exchange (Wolverhampton).
 JENKS, SIR MAURICE, Bt., Yorkshire.
 " London & Provincial Marine & General.
 JENNINGS, W. J., Phoenix (West End).
 JESSEL, RT. HON. LORD, C.B., C.M.G., Guardian Eastern.
 JEVONS, F. B., Royal Exchange (Tunbridge Wells).
 JOB, THOMAS BULLEY, Maritime Insurance.
 JOELL, T. E., National Federation of Meat Traders.
 JOHNS, R. B., North British & Mercantile (Plymouth).
 JOHNSON, B. L., Farmers' Finance & Insurance.
 JOHNSON, C. V., Law Union & Rock (Brighton).
 JOHNSON, GORDON, Gresham Fire & Accident (Liverpool).
 JOHNSON, J. H., Norwich Union Fire (Northampton).
 JOHNSON, J. R., Eagle Star (Manchester).
 JOHNSTON, A. A., Co-operative Insurance.
 JOHNSTON, FRANCIS ALEX., Atlas (Chairman).
 JOHNSTON, F. W., Union Assurance (Belfast).
 JOHNSTON, P. W., State Assurance (Dundee).
 JOHNSTON, SIR WM. C., Life Association of Scotland.
 " Scottish Reversionary (Chairman).
 " Alliance Assurance (Edinburgh).
 JOHNSTONE, EDWARD, Union (Manchester).
 JOHNSTONE, JAMES, British Law (Chairman, North of
 Scotland board).
 JOHNSTONE, JOHN, Century (Deputy Chairman).
 " Friends' Provident & Century Life.
 JOLLY, J. H., A.C.A., Midland Employers' Mutual
 (Vice-Chairman).
 JOLLY, RUSSELL, British Law (Birmingham).
 JONES, A. WANSBROUGH, Eagle Star (Chairman, Norwich
 board).
 JONES, C. J. H., F.C.A., General Accident, Fire & Life
 (Chairman, Portsmouth bd.).
 JONES, CLEMENT WAKEFIELD, C.B., Sea.
 JONES, DAVID, J.P., Elders Insurance.
 JONES, F. CECIL, Alliance (Oxford).
 JONES, HAROLD, Planet Assurance.
 JONES, ISAAC, M.D., Colonial Mutual Life (London).
 JONES, DR. J. D., Congregational.
 JONES, J. EUSTACE, Alliance (Liverpool).
 JONES, CAPT. OWEN, C.B.E., R.D., London Assurance.
 JONES, THOMAS HENRY, L.C.C., Teachers' (Chairman).
 JONES, W. C., Union Assurance (E. Lancashire).
 JONES, W. L., London & Lancashire (Manchester Marine
 board).
 JONES, W. P., Law Union & Rock (Notts).
 JONES, W. R., National Mutual Indemnity.
 JOSSELYN, COL. JOHN, C.M.G., D.S.O., O.B.E., T.D., State
 Assurance (Chairman, London board).
 JOTCHAM, A. H., Liverpool & London & Globe (Bristol).
 JOYNSON, A. G., Standard Marine.

- JUDD, A., Co-operative Insurance (Chairman).
 JUDD, HAROLD G., C.B.E., Scottish Insurance (Chairman, London board).
 " Southern Life (London).
 KAY, F. WYLLIE, Guardian (Manchester).
 KAY, P. CRICHTON, D.S.O., M.C., J.P., Nurserymen & Market Gardeners.
 KAY, SIR ROBERT NEWBALD, General Accident, Fire & Life (Chairman, Leeds board).
 KAYE, MAJOR R. L. D., General Accident (Leicester).
 KAYE, ROBERT W., J.P., General Accident, Fire & Life (Chairman, Leicester board).
 KAYE, SYDNEY H., O.B.E., Planet Assurance.
 KEANE, LT.-COL. SIR JOHN, Bt., D.S.O., Guardian (Dublin).
 KEENS, SIR THOMAS, D.L., F.S.A.A., Eagle Star (Northampton).
 KEEPING, A. R., Yorkshire (West Riding board).
 KEITH, SIR HENRY S., LL.D., Municipal Mutual.
 KEITH, JAS. B., Commercial Union (Aberdeen).
 " Union Assurance (Aberdeen).
 KELLET, ALFRED H., General Accident, Fire & Life (Newcastle-on-Tyne).
 KELLY, AMBROSE A., Irish Catholic Church Property.
 KELLY, H. C., Royal Exchange (N. Wales).
 KELLY, SIR THOMAS, D.L., LL.D., General Accident, Fire & Life (Glasgow).
 KELLY, SYDNEY A., F.S.I., General Accident (Liverpool).
 KELLY, T. J., Irish Public Bodies Mutual.
 KEMP-WELCH, GEORGE DURANT, Scottish Union & National (London).
 KEMPTON, C. H. A., Phoenix Assurance (East London).
 KENDRICK, H. HADEN, Eagle Star (Birmingham).
 KENNAWAY, SIR JOHN, Bt., J.P., Commercial Union (Exeter).
 KENNEDY, R. P., F.S.I., Eagle Star (N.W. London).
 KENNEDY, SIR ALEXANDER M., Sea (Glasgow).
 KENNET, RT. HON. LORD, P.C., G.B.E., D.S.O., Equity & Law Life.
 " Law Reversionary Interest.
 KENWARD, L. V., Midland Employers' Mutual.
 KENYON, MYLES N., London & Lancashire (Bury).
 KENYON, T., Liverpool Victoria Friendly Society.
 KEPPEL, R. H. J., National Parcels.
 KER, CHARLES, North British & Mercantile.
 KER, WILLIAM D., British Law (Chairman, Glasgow bd.).
 KER, W. P. W., Alliance Assurance.
 KERR, FREDERICK W., Car & General.
 " Motor Union.
 KERR, MAJOR HOWARD, C.M.G., M.V.O., Commercial Union (West End).
 KERR, J. G., London & Lancashire (Glasgow).
 KERR, W., Reliance Fire & Accident.
 KERRISON, LT.-COL. E. R. A., C.M.G., Norwich Union Fire.
 KERSEY, W. E., Liverpool & L. & G. (Ipswich).
 KERSHAW, GEOFFREY G., British Law (Manchester).
 KESTIVEN, T. L., Legal & General.
 KEYES, SIR ROGER, Bt., G.C.B., M.P., Bedford General.
 KEYNES, JOHN MAYNARD, C.B., National Mutual Life (Chairman).
 " Provincial Insurance.
 KIDD, ARTHUR L., Provincial (Penrith).
 KIDSON, A. F., Municipal Mutual (Deputy Chairman).
 KIDSON, LEONARD D., Lancashire & Yorkshire Reversionary (Managing Director).
 " Licenses & General (Manchester).
 KINCAID, JAMES S., Sea (Glasgow).
 KINDERSLEY, MAJOR GUY M., O.B.E., Clerical, Medical & General Life.
 " General Reversionary & Investment.
 KINDERSLEY, H. K. M., Royal Exchange.
 KING, G. H., Legal Insurance (Southampton).
 KING, J. WARDALE, F.A.I., General Accident, Fire & Life (Birmingham).
 KING, JOSEPH, M.A., Congregational.
 KING, RAYMOND W., Licenses & General (Norwich).
 KING-HALL, COMM. STEPHEN, United Kingdom Provident.
 KINLOCH-COOKE, SIR C., Bt., K.B.E., Colonial Mutual Life (London).
 KINNAIRD, RT. HON. LORD, Standard Life.
 " County Fire.
 KINROSS, RT. HON. LORD, Scottish Widows'.
 KIRSOPE, FREDERICK, Liverpool Victoria (Chairman).
 KITSON, LT.-COL. H. L., Commercial Union (Dorset).
 KITSON, HON. ROLAND D., D.S.O., M.C., London Assurance (Deputy Governor).
 KLEINWORT, CYRIL H., North British & Mercantile.
 " Fine Art & General.
 KLINGER, DR. STEPHEN, British Commercial.
 KNIGHT, A. C., National Federation of Meat Traders.
 KNOLLYS, RT. HON. VISCOUNT, Employers' Liability (Managing Director).
 " Merchants' Marine.
 " Aviation & General.
 KNOTT, H., M.A., Baptist Insurance.
 KNOWLES, JOHN, Blackburn Assurance.
 KNOX, JAMES, London & Lancashire (Glasgow).
 KNOX, WILLIAM BARR, North British & Mercantile (Glasgow).
 KNUTSFORD, RT. HON. VISCOUNT, Union Assurance.
 KYD, JAMES ANDERSON, Northern (Dundee).
 LACY, SIR PIERCE, Bt., J.P., General Accident.
 LAING, J. MURRAY, F.I.A., F.F.A., Britannic.
 LAKE, NORMAN J., General Accident (Exeter).
 LAMB, DAVID C., Salvation Army Assurance.
 LAMB, JAMES, North British & Mercantile (Inverness).
 LAMBERT, ALD. SIR ARTHUR W., M.C., J.P., Municipal Mutual.
 LAMBERT, E. T., General Accident (Maidstone).
 LAMBERT, G. L., Reinsurance Corporation.
 LAMERT, SIDNEY S., Friends' Provident & Century (Chairman, London Advisory board).
 " Anglo-Scottish.
 LAMINGTON, RT. HON. LORD, Edinburgh Assurance (President).
 " London Guarantee & Accident.
 LAMPSON CURTIS, W., C.B.E., London Assurance.
 LANCASTER, JOHN ROY, Prudential Assurance.
 LANDON, LT.-COL. J. W. B., Yorkshire (West End).
 " London & Provincial Marine & General.
 LANDOR, R. HENRY, Legal (Birmingham).
 LANE, CAPT. PERCY, General Accident, Fire & Life (Birmingham).
 LANGDON, G., Salvation Army Assurance.
 LANGHAM, COL. FREDERICK G., C.M.G., British Law (Chairman, Brighton & S. Coast board).
 LANGLEY, CYRIL O., Commercial Union (Birmingham board).
 LASKI, NATHAN, Guardian Eastern (Deputy Chairman).
 LAST, A. W., Employers' Mutual.
 LAURI, T. F., Hibernian Fire & General.
 LAVENDER, W. J., State (London).
 LAVER, ARNOLD, London & Lancashire (Sheffield).
 LAVERY, DANIEL, Hibernian (Belfast).
 LAW, A., J.P., Scottish Temperance & General.
 LAW, SIR A. J., M.P., London & Lancashire (Rochdale).
 LAW, R. O., General Accident, Fire & Life.
 " English Insurance.
 LAWFORD, PHILIP E., Guardian (Brighton).
 LAWRENCE, GEN. THE HON. SIR H. A., G.C.B., Sun Ins. Sun Life.
 LAWRENCE, SIR WALTER, J.P., Federated Employers'.
 LAWRENCE, SIR W. R., Bt., G.C.I.E., G.C.V.O., C.B., Clerical, Medical & General.
 " General Reversionary.
 LAWRIE, ALFRED A., Scottish Reversionary.
 " Scottish Insurance.
 " Scottish Equitable Life.
 LAWSON, JOHN, British & Foreign (London).
 LAWSON, J. H. S., National Boiler & General.
 LAWSON, MAJOR L. H., D.S.O., M.C., J.P., North British & Mercantile (Leeds).
 LAWSON, WILLIAM, Scottish Life.
 LAYTHAM, JOHN, J.P., Blackburn Assurance.
 LAYTON-BENNETT, K. A., F.C.A., Eagle Star (West End).
 LAYTON, G., J.P., C.C., General Accident (Oxford).
 LAYTON, SIR W. T., C.H., C.B.E., National Mutual Life.
 LEA, MAX, Universal Insurance.
 LEACH, C. H., World Marine & General.
 LEASK, HENRY WILLIAM, Scottish Union & National (Aberdeen).
 LEATHER, ARTHUR BOWRING, State Assurance.
 LE BRASSEUR, LAW UNION & ROCK (S. Wales).
 LEDINGHAM, JAMES, J.P., London & Scottish (Scottish board).
 LEDSAM, HENRY T., F.C.A., Eagle Star (Chairman, Birmingham board).
 LEE, CHARLES WILFRID, Law Fire.
 LEE, E. T. J., Blackfriars Insurance.
 LEE, H. G., Norwich Union Life (London).
 LEE, ALD. WALTER, Scot. Union & National (Newcastle).
 LEEDER, ERNEST H., F.S.I., General Accident (Chairman, Swansea board).
 LEES, A. E., London & Lancashire (Oldham).
 LEES, JOHN, J.P., Wesleyan & General Assurance.
 LEES, W. E., National Farmers Union Mutual.
 " Avon Insurance.
 LEES, SIR WM. CLARE, Bt., O.B.E., J.P., Phoenix Assurance (Chairman, Manchester board).
 LEEST, ALEXANDER F., Commercial Union (Plymouth).
 LEGAT, HAROLD, London & Lancashire (London board).
 LEGGAT, JOHN T., Life Association of Scotland.
 LEGGAT, CLIFFORD, British Law (Chester & N. Wales).
 LEIGH-SMITH, W. H., National & Local Govt. Officers'.
 LE HURAY, J. E., Methodist Insurance.
 LEIGH, HON. ROWLAND, Union Assurance (Piccadilly bd.).
 LEIGH-WOOD, SIR JAMES, K.B.E., C.B., C.M.G., Commercial Union.
 " Ocean Accident & Guarantee.
 LEITH, GORDON, C.B., C.B.E., National Mutual Life.
 LEITH, SIR ALEXANDER, Bt., M.C., Commercial Union (Newcastle).
 LEIVERS, A. R., Liverpool & London & Globe (Notts).
 LEONARD, HERBERT L., Friends' Provident (Bristol).

- LEPINE, CECIL H., A.C.A., Reliance Fire & Accident (Chairman).
 " Palatine
 LESLIE, N. S., North British & Mercantile (Croydon).
 LESLIE-MELVILLE, A. B., National Provident.
 LESSELS, HENRY, C.A., Dominica Insurance (Chairman).
 LESTER, H. L. W., London & Lancashire (Sussex board).
 LEVESON-GOWER, G. C. G., Royal Exchange (Chairman, West End board).
 LEVINE, A., National Boiler & General.
 " Aviation & General (Chairman).
 LEVY, SIR EWART M., Bt, State (Leicester).
 LEWIS, SIR ANDREW, London & Lancashire (Aberdeen).
 LEWIS, HERBERT, Commercial Union.
 " British & European.
 " British General.
 " British Aviation (Chairman).
 " Edinburgh Assurance.
 " National of Great Britain.
 " Ocean Accident & Guarantee (Chairman).
 " Trade Indemnity.
 " West of Scotland.
 LICHFIELD, RT. HON. EARL OF, Clerical, Medical & Gen. General Reversionary.
 LIDDLE, J. C., General Accident (Edinburgh).
 LIDSTONE, G. J., LL.D., Scottish Widows'.
 LIMERICK, EARL OF, D.S.O., London Life.
 LINDSAY, JAMES R., State (Dundee).
 LINDSAY, R. S., W.S., Eagle Star (Edinburgh).
 LINDSAY, ROLLO C., British Law (Liverpool).
 LINDSEY-RENTON, G. H., Timber & General.
 LINLITHGOW, MARQUIS OF, Scottish Widows' (Vice-President).
 LITHGOW, CAPT. D. P., Eagle Star (N.W. London).
 LITTLE, G. T., British Law (West End).
 LITTLE, JOHN, North British & Mercantile (Dundee).
 LITTLE, JOHN ROBERT, Century Insurance.
 LITTLEWOOD, JAMES, State Assurance (Oldham).
 LLEWELLYN, SIR DAVID R., Bt, Guildhall.
 LLOYD, BRIG.-GEN. ARTHUR H. O., C.B., C.M.G., M.V.O., Alliance Assurance (Shrewsbury).
 LLOYD, CHARLES O., British Law (Bristol & S. Wales).
 LLOYD, D. H., General Accident (Cambridge).
 LLOYD, GERALD, B., B.A., Beacon (Vice-Chairman).
 LLOYD, G. L., Law Union & Rock (S. Wales).
 LLOYD, SIR JOHN BUCK, General Reversionary.
 " Clerical, Medical & General.
 LLOYD, W. E., National & Local Government.
 LOADER, K., Commercial Union (Brighton).
 LOCKER-COOPER, J. W., Phoenix (Brighton).
 LOCKE, F. E., F.F.A., Nation Life & General.
 LOCKE, D. W., Guardian Assurance (Bristol).
 LOCKER-LAMPSON, COMM. O.S., C.M.G., D.S.O., M.P., Eagle Star (City).
 LOCKETT, ROBERT KERR, Legal (Liverpool).
 LOCKHART, WM. M., Ocean Accident (Glasgow).
 LOCKWOOD, ARTHUR, London & Lancashire (Chairman, Huddersfield board).
 LOCKWOOD, G., Veterinary Insurance.
 LOCKWOOD, J. H., Friends' Provident (Chairman, Leeds board).
 LOCOCK, G. H., C.M.G., Trade Indemnity.
 LOGGIE, R. J., C.A., General Accident (Dundee).
 LOMAS-WALKER, SIR G. BERNARD, K.B.E., British Law (Leeds).
 LONDON, ARCHDEACON OF, Ecclesiastical.
 LONGDEN, J. MORLEY, British Law (Newcastle).
 LONES, JOHN HUNT, Cambrian.
 LONGMOR, JAMES, Ocean Accident (Liverpool).
 LONGRIDGE, H. M., B.A., British Engine (Chairman).
 LONGRICE, MAJOR GEORGE E., General Accident, Fire & Life (Chairman, Bristol board).
 LONGWORTH, FRANK, London & Lancashire (Blackburn).
 LORD, A. HAMPSON, London & Lancashire (Chairman, Bolton board).
 LORD, J. R., Royal Exchange (Manchester).
 LORD, S., National & Local Government (Chairman).
 LOTHIAN, MARQUESS OF C.H., United Kingdom Provident.
 LOUDON, J., Royal Exchange (Manchester).
 LOVE, R. J. McNEILL, M.S., F.R.C.S., Medical, Sickness, Annuity & Life.
 LOVETT, S. J., Nat. Mutual Indemnity (Vice-Chairman).
 LOW, J. HUBERT, State (Dundee).
 LOW, SIR AUSTIN, C.I.E., London Assurance.
 LOWNDES, H. V., Norwich Union Fire (Liverpool).
 LOWRY, ARTHUR OSBORNE, Sea Insurance.
 LOWNDS, DENYS, General Accident (London, City bd.).
 LOWTHER, ANTHONY, Provincial Insurance.
 LOYD, E. HENRY, Guardian Assurance.
 LUBBOCK, ARTHUR NEVILE, Marine & General Mutual Life (Chairman).
 LUBBOCK, CECIL, Northern Assurance (Chairman, London board).
 " Provident Accident & White Cross.
 LUBBOCK, HON. MAURICE F. P., London Assurance.
 LUCAS, COL. ALFRED G., C.B., M.V.O., Law Union & Rock.
 LUDLAM, A. E. C., North British & Mercantile (Sheffield).
 LUNE, FRANCIS E., Eagle Star (Yorkshire board).
 LUMSDEN, H., Guardian Assurance (Glasgow).
 LUNAN, M., Provincial (Aberdeen).
 LUSHER, A. OLIVER, Alliance (Bury St. Edmunds).
 LUXMOORE, A. A., British Law (Newcastle).
 LYALL, GEORGE, British Law (N. Scotland).
 LYALL, W. P., North British & Mercantile (Elgin).
 LYMINGTON, Rt. Hon. Viscount, Guardian (Brighton).
 MACASSEY, SIR LYNDEN, K.B.E., K.C., Scottish Amicable Life (London).
 MACAULAY, SIR ALFRED NEWTON, Scottish Union & National (Aberdeen).
 MCBAIN, J. M., North British & Mercantile (Dundee).
 MCCALLUM, JAMES A., LL.D., Alliance (Glasgow).
 " Scottish Amicable (extraordinary).
 McCLURE, A. L., W.S., Edinburgh Assurance.
 " West of Scotland.
 " National of Great Britain.
 McCLURE, IAN, General Accident (Glasgow).
 McCORKILL, SIR DUDLEY, D.L., J.P., London & Lancashire (Belfast).
 McCORMACK, JOHN, Irish Public Bodies Mutual.
 McCOSH, JAMES, Ocean Accident (Glasgow).
 MCCRAITH, DOUGLAS, M.A., I.F., Com. Union (Nott'ham).
 McCUBBIN, THOMAS, J.P., State (Glasgow).
 McCULLOUGH, DENIS, New Ireland (Chairman).
 MCCURDY, RT. HON. C. A., P.C., K.C., Law Reversionary Interest.
 " Equity & Law Life.
 " Bedford General (Chairman).
 MACDONALD, ALEXANDER, Trade Indemnity.
 " Car & General.
 " Local Government Guarantee.
 " Motor Union.
 " State Assurance.
 " United British.
 " Aviation & General (Deputy Chairman).
 MACDONALD, DONALD H., Guardian (Glasgow).
 MACDONALD, D. J., O.B.E., J.P., M.I.MECH.E., General Accident (Chairman, Dundee board).
 McDONALD, JOHN, Scottish Union & National (Aberdeen).
 McDONNELL, COL. THE HON. ANGUS, C.B., C.M.G., United British.
 " Local Government Guarantee.
 MACDONOGH, LT.-GEN. SIR GEORGE, G.B.E., K.C.B., K.C.M.G., National Provident.
 MACDOUGALD, T. C., Patriotic (Man. Dir.).
 MACEWEN, SIR ALEX. M., B.L., Alliance (Edinburgh).
 MCFARLAND, SIR BASIL, Bt., Commercial Union (Belfast).
 MCGAHON, T. F., Irish Public Bodies Mutual.
 MCGOWAN, LORD, K.B.E., D.C.L., LL.D., Imperial Chemicals Insurance (Chairman).
 " London & Lancashire.
 MACHIN, SIR STANLEY, J.P., National Employers' Mutual General (Chairman).
 MACINDOE, ROBT. GOURLAY, Scottish Union & National (London).
 MCINTOSH, GEORGE, Ocean Accident (Edinburgh).
 MCINTYRE, IAN, W.S., Edinburgh Assurance.
 " West of Scotland.
 " National of Great Britain.
 MCINTYRE, JAMES, Pearl Assurance.
 MCISAAC, J. WATSON, North British & Mercantile (Aberdeen).
 MACKAY, ROBERT, F.F.A., National Guarantee & Suretyship.
 " Royal Scottish.
 MACKAY, CAPT. WILLIAM, Royal Exchange (Inverness).
 MACKEAN, CHARLES L., J.P., Scottish Amicable (Belfast).
 " Ocean Accident (Belfast).
 McKELLAR, J. C., Yorkshire Insurance (Scotland).
 MACKENZIE, A. J., North British & Mercantile (Inverness).
 MACKENZIE, J. A., Guardian (Glasgow).
 MACKENZIE, COL. SIR R. C., K.B.E., C.B., V.D., Liverpool & London & Globe (Scottish board).
 McKERGOW, LT.-COL. R. W., O.B.E., D.L., Royal Exchange (Brighton).
 McKIBBIN, FREDK., J.P., F.A.I., Eagle Star (N. Ireland).
 MACKIE, ALEX., London & Lancashire (Aberdeen).
 MACKIE-CAMPBELL, G. O. L., Law Union & Rock (Glasgow).
 MACKINNON, LACHLAN, JUN., North British & Mercantile (Aberdeen).
 MACKINTOSH, A. K., Queensland (London).
 MACKINTOSH, SIR HAROLD, Alliance (Yorks & Derby bd.).
 MACLAGAN, A. D., Scottish Provident.
 MACLAY, RT. HON. LORD, LL.D., Scottish Temperance.
 MACLELLAN, JOHN, Scottish Union & National (Dumfries).
 MACLENNAN, D. W., Eagle Star (Glasgow).
 " British Crown Assurance.

- MACLENNAN, JAS. JOHN, Scottish Union & National (Glasgow).
- M'LEOD, JOHN, J.P., Dominion Insurance.
- MACLEOD, SIR J. LORNE, G.B.E., LL.D., Scottish Life (Chairman).
- McMAHON, SIR A. HENRY, G.C.M.G., Caledonian (Chairman, London board).
- McMILLAN, JOHN, Salvation Army Assurance (Vice-President).
- " Salvation Army Fire (Vice-President).
- MACNAGHTEN, HON. FREDERIC FERGUS, Tobacco Ins (Vice-Chairman).
- MACNEICE, JOHN S., Hibernian (Limerick).
- M'MURDO, JOHN JOHNSTON, Scottish Union & National (Glasgow).
- McMURTIE, GORDON H., Guardian (Bristol).
- McNAUGHTON, W. R. A., Phoenix (Aberdeen).
- McNULTY, HAROLD, Blackburn Philanthropic Mutual.
- McPHERSON, COL. A. W., London & Lancashire (Aberdeen).
- MACPHERSON, C. F., Friends' Provident & Century (Elgin).
- MACPHERSON, G. P. S., Standard Life.
- McPHERSON, HENRY ALEXANDER, C.B.E., Merchants' Marine (Chairman).
- MACPHERSON ROBERT, Scottish Union & National (Glasgow).
- McPHERSON, THOMAS, General Accident (Liverpool).
- MACQUAKER, THOMAS MASON, Union (Glasgow).
- MACRAE, MAJOR COLIN, C.B.E., North British & Mercantile (Glasgow).
- M'VEIGH, JOHN, Commercial of Ireland (Londonderry).
- MACVICAR, NEIL, W.S., Northern (Edinburgh).
- MAGUIRE, REV. JOHN R., Irish Catholic.
- MAHONEY, E. T., Hibernian Fire & General (Cork).
- MAIR, JOHN, London & Lancashire (Glasgow).
- MAITLAND, ADAM, M.P., Royal Exchange (West End).
- MAITLAND, ALEX., Scottish Provident.
- MALCOLM, SIR DOUGAL O., K.C.M.G., Provident Mutual Life.
- MALCOLM, K. S., State Assurance (Dundee).
- MALCOLM, MAJ.-GEN. SIR NEILL, K.C.B., D.S.O., Westminster Fire.
- MALCOLM, RONALD, London Assurance (Sub-Governor).
- MALIM, A. WENTWORTH, Legal (Southampton).
- MALLENDER, B. A., Palatine (Birmingham).
- MALLINSON, SIR WM. JAMES, Bt., D.L., Sea (London).
- MALLOY, J. J., J.P., Scottish Licenses Mutual.
- MANHEAD, RT. HON. LORD, General Accident. English Insurance.
- MANDFR, MAJOR ARTHUR J., J.P., Teachers'.
- MANN, FRANCIS T., Liverpool & London & Globe (London). Central.
- MANN, SIR JOHN, K.B.E., British America (London). Western Assurance (London).
- MANNERS, HENRY B., Phoenix (Manchester).
- MANSIE-JONES, COL. CONWYN, V.C., Universal Insurance.
- MAPLES, FREDERICK C., British Law.
- MAR & KELLIE, RT. HON. EARL OF, Scottish Union & National.
- MARCHBANK, WILLIAM, S.S.C., Dominion Insurance.
- MARKE, J. E., London & Edinburgh.
- MARKS, GEOFFREY, C.B.E., F.I.A., Coal & Iron Trades.
- MARKS, LORD, C.B.E., British Equitable (Chairman).
- MARLOW, JOHN HENRY, Eagle Star (Northampton).
- MARNHAM, REGINALD J., British Equitable.
- MARGUIS, SIR FREDERICK J., Royal Insurance. Liverpool & London & Globe.
- MARR, W. B., Liverpool & London & Globe (Newcastle).
- MARRIOTT, F. W. P., General Accident, Fire & Life (Chairman, Norwich bd.).
- MARRIOTT, J. R., Legal & General.
- MARSH, ROBERT H., F.C.A., Friends' Provident & Century Life (Deputy Chairman).
- MARSHALL, ARTHUR EDWARD WILLOUGHBY, Provident Association of London.
- MARSHALL, SIR ARTHUR H., K.B.E., Legal (Deputy Chairman).
- MARSHALL, CHARLES, Launderers' Mutual.
- MARSHALL, CHARLES HAY, S.S.C., Northern (Chairman, Dundee board).
- MARSHALL, DAVID, Scottish Union & National.
- MARSHALL, PHILIP, London & Lancashire (Ashton).
- MARSHALL, P. HUGH, Eagle Star.
- MARSHALL, SIR WILLIAM M., National of Great Britain (Chairman). West of Scotland. Edinburgh Assurance.
- MARTIN, ALEXANDER CLARK, Northern (N. Scotland).
- MARTIN, GEORGE WM., Guardian Eastern (Leeds).
- MARTIN, JAMES M., Alliance (Ipswich).
- MARTIN, JOHN J., Commercial Union (Leicester).
- MARTIN, LAURENCE W., Patriotic (Chairman).
- MARTIN, LT.-COL. R. E., C.M.G., Ecclesiastical.
- MARTIN, T. S., Liverpool & London & Globe (Dublin).
- MARTINEAU, ALFRED, Northern Assurance (Aberdeen).
- MARTINEAU, SIR P. H., Guardian Assurance.
- MARTLEY, F. C., M.A., M.D., F.R.C.P.I., Medical, Sickness, Annuity & Life (Chairman).
- MASEFIELD, C. B., Law Union & Rock (Bristol).
- MASHEFER, T. J.P., National Federation of Meat Traders.
- MASON, LT.-COL. G. K. M., D.S.O., M.P., Guardian (Vice-Chairman).
- MASON, W. J., British Law (Brighton).
- MATHESON, ALEXANDER, British Law (Chester & N. Wales).
- MATHEWS, ALD. A. M., J.P., F.A.I., General Accident, Fire & Life (London—City).
- MATTHEWS, H. L. R., Sea Insurance (London).
- MATTHEWS, O. H., London & Lancashire (Edinburgh).
- MATTHEWS, T. A., Phoenix Assurance (Bristol).
- MAUDSLEY, W. T., United Legal Indemnity. London & Provincial Marine & General. Yorkshire Insurance. Guarantee Society. Reinsurance Corporation. London Plate Glass.
- MAWDSLEY, W. E., Alliance (Liverpool).
- MAWER, G. WILLIAM, Liverpool & London & Globe (Lincoln).
- MAWER, J. G., Liverpool & London & Globe (Lincoln).
- MAWSON, H. A. P., General Accident (Carlisle).
- MAXWELL, CHARLES H. E., O.B.E., J.P., Edinburgh Assurance (Glasgow).
- MAXWELL, JOHN M., J.P., Norwich Union Fire (Chairman, Dublin board). Norwich Union Life (Chairman, Dublin bd.).
- MAY, CHARLES HENRY, Law Fire.
- MAYALL, J. LEES, London & Lancashire (Oldham).
- MAYBURY, SIR HENRY P., K.C.M.G., Scottish Equitable Life (extraordinary).
- MAYNE, HENRY P., Commercial Union (Dublin).
- MEAD, H. GIFFORD, Legal Insurance.
- MEADE-KING, CYRIL, British Law (Bristol & S. Wales).
- MEADE-KING, M. G., General Accident, Fire & Life (Bristol).
- MEARES, GEORGE M., General Accident (Dublin).
- MEARES, SIDNEY, United Insurance (London).
- MEARNS, JAMES, J.P., Eagle Star (Chairman, Aberdeen board).
- MEATH, RT. HON. EARL OF, C.B., C.B.E., D.L., Liverpool & London & Globe (Dublin).
- MEDLEY, CHARLES DOUGLAS, Guardian Assurance.
- MEDLEY, J. P., North British & Mercantile (Scarborough).
- MEEK, E. A., British Law (Newcastle).
- MEEK, J., Guardian Eastern (Manchester).
- MEINERTZHAGEN, LOUIS E., Marine & General.
- MELVILLE, HON. JAN LESLIE, Legal & General.
- MELVILLE, LT.-COL. MALCOLM G. D., London & Lanc. (Manchester).
- MELVIN, W. HARRY, North British & Mercantile (Elgin).
- MENDL, SIR S. F., K.B.E., London Life.
- MENNIE, A. C. P., Progress Ins.
- MENZIES, I. C., Drapers' & General (Scottish board). Provincial (Scottish board).
- MERCIER, C. C., Hibernian Fire & General (Cork).
- MERLIN, S. P. J., Phoenix (Chairman, Law Courts board).
- MERSEY, RT. HON. VISCOUNT, C.M.G., C.B.E., National Provident. Sea Insurance (London).
- MESSER, ALLAN ERNEST, Equity & Law Life. British Law. Guildhall Insurance. Law Reversionary.
- MESTON, RT. HON. LORD, K.C.S.I., Marine & General.
- MICHELMORE, H. G., Commercial Union (Exeter).
- MICHELMORE, H. W., Royal Exchange (Chairman, Plymouth board).
- MICHELMORE, P. H., Commercial Union (Sidmouth).
- NICHIE, MAJOR D. K., D.S.O., F.S.I., Alliance (Glasgow).
- MIDDLETON, SIR GEORGE, Ecclesiastical Insurance.
- MIDDLETON, P. C., Universal Insurance (Chairman).
- MIDDLETON, RT. HON. LORD, Yorkshire (Chairman). Guarantee Society. London Plate Glass (Chairman). United Legal Ind. (Chairman). London & Provincial Marine & General.
- MIDDLETON, S. A., State (London).
- MIDGLEY, E. C., Alliance Assurance (Nottingham).
- MIDLETON, THE RT. HON. EARL OF, K.P., Law Union & Rock. London & Lancashire.
- MIDWOOD, RALPH, State Assurance.
- MILBURN, A. W., Northern Maritime.
- MILBURN, SIR LEONARD JOHN, Bt., J.P., Northern Assurance (Newcastle).
- MILES, WILLIAM A., Western Assurance (London). British America (London).
- MILFORD, R. S., Legal (Manchester).
- MILL, W. H., S.S.C., Guardian (Edinburgh).
- MILLAR, J. S. L., British Law (Edinburgh).
- MILLER, A. AXEL, Atlas (Birmingham).
- MILLER, JOHN, Farmers' Finance & Insurance.

- MILLER, P. L., London & Lancashire (Chairman, Glasgow board).
 MILLIGAN, F. P., J.P., w.s., State (Chairman, Edinburgh board).
 MILLIGAN, H. S., Insurance Engineers. British Aviation.
 MILLIGAN, WILLIAM, State Assurance.
 MILLMAN, H. T., Union Assurance (Leicester).
 MILLS, J. WILLIS, Yorkshire (Chairman, Hull board).
 MILNE, ALEXANDER H., Northern (Chairman, Glasgow board).
 MILNE, FIELD MARSHALL LORD, G.C.B., G.C.M.G., D.S.O., L.D., African Life (London).
 MILNE, J. LESLIE, Royal Exchange (Gl. Tower St.).
 MINSHALL, W. K., Law Union & Rock (Birmingham).
 MISKIN, F., Eagle Star (Maidstone).
 MISSIT, WILLIAM, Royal London Mutual.
 MITCHELL, A. M., Commercial Union (Glasgow).
 MITCHELL, ALEC M., Yorkshire (Scottish board).
 " Scottish Boiler & General.
 MITCHELL, ANDREW, Liverpool & London & Globe (Scottish board).
 MITCHELL, ARTHUR, Scottish Union & National (Chairman, Birmingham bd.).
 MITCHELL, H. J., Imperial Chemicals Insurance.
 MITCHELL, L. J. C., LIVERPOOL, London & Globe (Bristol).
 MITCHELL, PHILIP G. M., Marine & General.
 MITCHELL, SIR F. H., K.C.V.O., C.B.E., Drapers' & General (Chairman).
 MOBBS, A. NOEL, O.B.E., Anglo-Saxon (Chairman).
 MOBBS, ERIC N., Anglo-Saxon.
 MOBBS, R. O., Anglo-Saxon.
 MOFFAT, ARTHUR, State Assurance (Glasgow).
 MOLINEUX, W., Legal (Newcastle).
 MONCKTON, HERBERT H., British Law (Chairman, Birmingham board).
 MONCRIEFF, GERARD ALEXANDER, General Accident. Road Transport & General.
 MONEY, J. E., British Law (Chairman, West End bd.).
 MONIER-WILLIAMS, RANDALL H., British Law.
 MONRO, ALEXANDER JAMES, Sea (London).
 MONRO, MAJOR EDWIN, G., O.B.E., T.D., Nurserymen & Market Gardeners' (Chairman).
 MONTEATH, H. H., British Law (Chairman, Edinburgh board).
 " National Guarantee & Suretyship.
 MONTESOLE, E. B., J.P., Friends' Provident (London).
 MONTGOMERY, MAJ.-GEN. SIR R. A. KERR, K.C.M.G., C.B., D.S.O., D.L., General Accident (Newcastle).
 MONTGOMERY, MAJOR T. H., D.S.O., J.P., F.S.I., Eagle Star (Birmingham).
 MONTROSE, THE DUKE OF, C.B., C.V.O., Edinburgh Assurance (Vice-President).
 " Scottish Provident (honorary).
 MOON, W. R., British Law (Deputy Chairman, West End board).
 MOOR, TOM, Gresham Fire & Accident (Liverpool).
 MOORE, ERNEST, State Assurance (Leeds).
 MOORE, SIR FRED DENBY, J.P., State (Chairman, Leeds board).
 MOORE, F. J., State (Leicester).
 MOORE, KENNETH A. E., F.C.A., Nat. Mutual Life.
 MOORE, R. B., Law Union & Rock (Bristol).
 MOORE, LT.-COL. SIR THOMAS, C.B.E., M.P., General Accident Fire & Life (London).
 MOORE, MAJOR S., London & Lancashire (Bradford).
 MOORHEAD, W. H. B., Yorkshire (Dublin).
 MOORHOUSE, ALFRED, F.I.A., Friends' Provident.
 MOORHOUSE, E. P., Westminster Fire.
 MOORHOUSE, HARRY, State (Manchester).
 MORCOM, LT.-COL. R. K., C.B.F., Iron Trades.
 MORRE, FRANK H., Royal Exchange (Llanelli).
 MORGAN, ALEXANDER, M.A., D.Sc., Dominion.
 MORGAN, ARTHUR B., Guildhall (Managing Director).
 " Vulcan Boiler & General.
 " British Law.
 " British Aviation.
 MORGAN, FREDERICK STUART, Law Fire.
 MORLAND, HAROLD J., M.A., F.C.A., Friends' Provident (Chairman).
 " Century (Chairman).
 MORLEY, CHAS., North British & Mercantile. Railway Passengers.
 MORRELL, CAPT., A. R. H., Royal Exchange.
 MORRICE, JAMES C., General Accident, Fire & Life (Aberdeen).
 MORRIS, ARTHUR, Eagle Star (Manchester).
 MORRIS, C. V. K., Northern (Birmingham).
 MORRIS, D., Atlas (Glasgow).
 MORRIS, HYMAN, Guardian Eastern (Leeds).
 MORRIS, H. W., British Law (London—West End).
 MORRIS, MAXWELL, Liverpool & London & Globe (London—West End).
 MORRIS, R. W. B., M.A., B.L., Law Union & Rock (Glasgow).
 MORRIS, HARRY, Guardian Eastern (Manchester).
 MORRIS, STANLEY, General Accident, Fire & Life (Deputy Chairman, Birmingham board).
 MORRIS, T. BYNG, General Accident (Swansea).
 MORRISON, THOMAS L., J.P., Eagle Star (Aberdeen).
 MORRISON-LOW, SIR WALTER J., Bt., General Accident.
 MORROGH, DOMINIC C., Commercial Union (Cork).
 MORTIMER, SIR RALPH, O.B.E., M.A., J.P., Scottish Amicable Life (Newcastle).
 MORTON, CHARLES CECIL AMPHLETT, Law Fire.
 MORTON, SIR CHARLES H., J.P., State Assurance.
 " British Equitable.
 " Royal Exchange.
 MORTON, JAMES B. R., London & Provincial.
 MORTON, J. C., Legal (Newcastle).
 MOSBY, D. P., British Law (Leeds).
 MOSELEY, HERBERT HARVEY, M.A., Prudential.
 MOSENTHAL, E. A. H., Marine Insurance Co.
 MOSENTHAL, HAROLD R., London & Lancashire.
 MOSS, BERTRAM B., Federated Employers (Man. Dir.).
 MOSS, J. W., Refuge Assurance.
 MOTT, A. FENWICK, Westminster Fire (Chairman).
 MOUNSEY, JAMES L., w.s., Life Association of Scotland.
 " Scottish Union & National.
 MOUNSEY, R. J., J.P., Friends' Provident.
 MOUNTAIN, BRIAN, E. S., Eagle Star.
 " Threadneedle (1923), Ltd.
 " British Crown.
 MOUNTAIN, SIR EDWARD M., Bt., British Crown Assurance (Chairman).
 " Eagle Star (Chairman & Managing Director).
 " Liverpool Reversionary.
 " Threadneedle (1923) (Chairman).
 MOUNTAIN, H. S., Eagle Star.
 MOUNTAIN, HAROLD, Union (Nottingham).
 MOXON, SIR JOHN, B.E., Eagle Star (Cardiff).
 MUERS, GEORGE EDWARD, Northern (Chatham).
 MUIR, SIR A. KAY, Bt., Scottish Equitable Life (extraordinary).
 MUIRHEAD, JOHN SPENCER, National of Great Britain. West of Scotland.
 " Edinburgh Assurance.
 MULHOLLAND, RT. HON. HENRY G. H., M.P., Eagle Star (Chairman, North Ireland board).
 MULHOLLAND, HON. JOHN, Legal & General.
 MULLINGS, R. J., General Accident, Fire & Life (Chairman, Cheltenham board).
 MULLIS, F. LIONEL, Eagle Star (Stratford, E.).
 MULVANY, JOHN R., Planet Assurance.
 MUNRO, CHARLES, Edinburgh Assurance.
 " West of Scotland.
 " National of Great Britain.
 MURPHY, SIR GEORGE, Bt., Commercial Union (Dublin).
 MURPHY, J. J., Hibernian Fire & General.
 MURPHY, OWEN, Hibernian Fire & General.
 MURPHY, LEONARD V., Royal Exchange (Oxford).
 MURPHY, DR. WM. LOMBARD, Northern (Dublin).
 MURRANT, ERNEST HENRY, Economic Insurance.
 MURRAY, ALASTAIR C., M.C., I.F.A., Scottish Insurance. World Auxiliary.
 MURRAY, ALEX., Friends' Provident (Dumfries).
 MURRAY, COL. D. KEITH, D.L., V.D., B.L., General Accident, Fire & Life (Inverness).
 MURRAY, KENNETH, w.s., Scottish Widows'.
 MURRAY, RONALD C. SCOTT, Sun Insurance. Sun Life.
 MUSK, E. R., Liverpool & London & Globe (West End).
 MUSTARD, A. LOW, Royal (Aberdeen).
 NAEF, ROBERT M., Bedford General.
 NAIRN, SIR MICHAEL, Bt., Union (Edinburgh).
 NAIRNE, SIR JOHN GORDON, Bt., Scottish Union & National (London).
 NALDER, G. F., British Law (Plymouth).
 " Eagle Star (Plymouth).
 NAPIER, IAN PATRICK ROBERT, Economic.
 NASH, DAVID FOOT, General Accident (Plymouth).
 NASH, MAJOR WM., Eagle Star (Maidstone).
 NAYLOR, T. H., Thames & Mersey Marine.
 NEAL, THEODORE D., Union (Birmingham).
 NEAL, SIR W. PHENE, Norwich Union Life (Chairman, London board).
 NEALE, DENNIS, British Law (Chairman, Queen Victoria Street board).
 NEEDHAM, SIR CHRISTOPHER T., Alliance. National Boiler (Chairman).
 " National Boiler (Chairman).
 NEEDHAM, JOHN WINDSOR, State (Manchester).
 NEGUS, ALDERMAN CHARLES, C.C., Bedford General (Bedford).
 NEILL, H. VICTOR, British Law (Dundee).
 NEILSON, COL. J. BEAUMONT, C.M.G., D.S.O., Midland Employers' Mutual (Chairman).
 NELSON, C. HEWETSON, Provincial (Liverpool).
 NESBITT, GEORGE J., New Ireland.
 NESBITT, ROBERT C., British Law (Deputy Chairman).
 " National Mutual Life of Australasia (Chairman, Great Britain & Ireland board).
 NESS, JAMES, J.P., British Law (Glasgow).
 NEWBALD, C. H., Alliance (Nottingham).

- NEWELL, W., Blackthorn Insurance.
 NEWMAN, F. H., National Mutual Indemnity.
 NEWMAN, MAJOR F. R. HARDING, Atlas (Chairman Brighton board).
 NEWNES, SIR FRANK, Bt., Norwich Union Fire (London).
 NEWSON, SIR P. W., Bt., Commercial Union.
 NEWSUM, HERBERT E., J.P., Timber & General.
 NEWTH, EAMON, New Ireland.
 NEWTON, J. E., London & Lancashire (Ashton).
 NEWTON, SIR LOUIS ARTHUR, Bt., London Guarantee.
 NICHOL, JOHN, M.C., State Assurance (Leicester).
 NICHOL, CHARLES R. I., Legal & General.
 NICHOLSON, C. L. W., State Assurance (Leeds).
 NICHOLSON, FRANK, Northern (Newcastle).
 " Licenses & General (Newcastle).
 NICHOLSON, FRANK, A.C.A., J.P., Municipal Mutual.
 NICHOLSON, J. G., Imperial Chemicals Insurance.
 NICHOLSON, STANLEY, Royal Insurance (Ipswich).
 NICHOLSON, SIR WM., Builders' Accident.
 NICOLL, D. S., Phoenix Assurance (Dundee).
 NICOLL, JAMES GIBSON, Scottish Union & National.
 " Maritime Insurance.
 NIELD, WILLIAM, Blackburn Philanthropic Mutual.
 NIMMO, SIR ADAM, K.B.E., Yorkshire Insurance.
 " Scottish Boiler & General (Chairman).
 NIMMO, ALEX., Royal Insurance (Perthshire & Surlingshire).
 NIX, HENRY JOHN, Law Fire.
 NIXON, ALD. JOHN G., F.C.A., J.P., Northern Assurance (Newcastle).
 NOBLE, D., General Accident (Chairman, Inverness bd.).
 NOBLE, G. A., Launderers' Mutual.
 NORIE-MILLER, SIR FRANCIS, Bt., J.P., General Accident (Chairman & Managing Director).
 " English (Chairman).
 " General Life (Chairman).
 " Road Transport & General (Chairman).
 " Scottish Automobile & General (Chairman).
 NORIE-MILLER, S., M.C., J.P., M.A., General Accident.
 " English.
 " General Life.
 " Road Transport & General.
 " Scottish Automobile & General.
 NORWANTON, Rt. Hon. EARL OF, Norwich Union Fire (Bournemouth).
 NORMANTON, T. O., North British & Mercantile (Manchester).
 NORTH, E. H., British Law (Queen Victoria St board).
 NORTH, SIR JONATHAN, J.P., Union (Leicester).
 NORTON, EVAN AG., Union (Birmingham).
 NOVIKOV, J. Z., Black Sea & Baltic (Man. Dir.).
 NORTON, WALTER P., British Law.
 " London Assurance.
 " Eagle Star (Chairman, English & Scottish board).
 NUGENT, SIR WALTER RICHARD, Bt., Northern (Chairman, Dublin board).
 NUTTALL, SIR E. K., Bt., Federated Employers'.
 NUTTALL, G. E., Law Union & Rock (Birmingham).
 NUTTING, CAPT. ARTHUR R. S., M.C., Guardian Eastern.
 O'BYRNE, COUNT P. J., Irish Public Bodies (Chairman).
 O'BYRNE, SEAN, Irish Public Bodies Mutual.
 O'CARROLL, DR. JAMES C., Irish National.
 ODHAM, A. A., London & Lancashire (Dublin).
 O'DWYER, PATRICK, Irish National.
 OERTON, COL. G. B., T.D., British Law (Plymouth).
 OGILVY, D. G., LL.B., Friends' Provident (Glasgow).
 OGILVY, SIR HERBERT K., Bt., Alliance (Aberdeen).
 OGILTHORPE, J. STUART, General Accident (Lancaster).
 OGSTON, A. G., North British & Mercantile (Aberdeen).
 O'KEELY, C. M., Commercial of Ireland.
 OLBV, J., Royal Exchange (Linbridge Wells).
 OLIVER, ADAM, Ocean Accident (Dundee).
 O'MALLEY, PADRIG, Irish National (Chairman).
 O'NEILL, RT. HON. SIR HUGH, Bt., F.C., M.P., Colonial Mutual Life (Chairman, London board).
 O'NEILL, T. F., Cattle Traders' Insurance.
 ONIONS, D. A., C.A., Guardian (Cardiff).
 O'NEILL, THOMAS, New Ireland.
 O'REILLY, M. W., New Ireland (Managing Director & Vice-Chairman).
 ORCHARD, G., Pioneer Life.
 ORFEUR, NORMAN, British Law (Ipswich).
 ORFORD, LEWIS A., British Law (Manchester).
 ORMEROD, H. K., Pioneer Life.
 ORMEROD, JOHN A., J.P., Pioneer Life.
 ORMEROD, J. REDMOND, Pioneer Life (Chairman).
 ORMONDE, MARQUESS OF, London & Lancashire (London).
 ORMEROD, O. F., Eagle Star (N. of England board).
 ORR, LEWIS F., F.F.A., F.R.S.E., Scottish Life.
 ORR, WILLIAM J., C.B.E., Liverpool & London & Globe.
 " Royal Insurance.
 OSBORN, A. C., Legal (Southampton).
 OSBORNE, G. E., Royal Insurance (Manchester).
 OTTER-BARRY, WILLIAM W., Planet (Man. Director).
 " Insurance Engineers.
 " London & County (Chairman).
 " British Aviation (Deputy Chairman).
 " National Parcels (Chairman).
 " Elders (Deputy Chairman).
 OTTON, WALTER J., Eagle Star (Exeter).
 OUSELEY-SMITH, G., Provincial (Liverpool).
 OUTHET, T. W., British Law (Leeds).
 OVENSTONE, REGINALD R., Alliance (Edinburgh).
 OWEN, H. E., Phoenix Assurance (Bristol).
 PADMORE, F. A., Liverpool & London & Globe (Manchester).
 PAGNAMENTA, G., Continental of London.
 PAIN, SIR CHARLES, J.P., F.C.A., Legal (Nottingham).
 PAKEMAN, SIR JOHN, C.B.E., General Accident, Fire & Life (Chairman, London board).
 PALMER, HON. WM. J. L., Equitable Life.
 " Equitable Reversionary Interest.
 " Reversionary Interest.
 PANTON, F. W., Norwich Union Fire (Newcastle).
 " Life (Chairman, London).
 PARISH, C. W., General Accident (London-City board).
 PARK, J. C., Legal (Newcastle).
 PARKE, E., J.P., National Farmers Union Mutual.
 " Avon Insurance.
 PARKER, CHARLES E., J.P., Eagle Star (Manchester).
 PARKER, HON. EDMUND W., British & Foreign Marine (Deputy Chairman, London board).
 PARKER, COL. HAROLD, D.S.O., North British & Mercantile (Manchester).
 PARKER, J. O., Palatine (Manchester).
 PARKER, J. OXLEY, Essex & Suffolk Equitable.
 " Equitable Life.
 " Equitable Reversionary Interest.
 " Reversionary Interest.
 PARKER, HON. REGINALD, Licenses & General.
 PARKIN, A. H., Legal (Newcastle).
 PARKIN, W. CHARLES, British Law (Brighton & S. Coast).
 PARNALL, R. H. B., British Law (Bristol & S. Wales).
 PARR, HENRY G., Royal London Mutual.
 PARR, W. NOEL, Union Assurance (Nottingham).
 PARRINGTON, F., Norwich Union Fire (Liverpool).
 PARRINGTON, NOEL, Atlas (Birmingham).
 PARRY-JONES, M. B., General Accident (Reading).
 PARSONS, F. J., Guardian (Brighton).
 PARSONS, ALD. JOHN, Commercial Union (Leicester).
 PASSINGHAM, A. E., General Accident, Fire & Life (Chairman, St. Albans board).
 PATERSON, A. J., General Accident (Leicester).
 PATERSON, JOHN, Cambrian (Chairman).
 PATERSON, R. JARDINE, Royal (Dumfries).
 PATERSON, WM. LUMSDEN HOULISTON, S.S.C., Northern (Chairman, Edinburgh bd.).
 PATON, SIR J. W., J.P., Royal Exchange (Liverpool).
 PATRICK, A. M., Britannic Assurance.
 PATTINSON, ARTHUR E., Royal (Chairman).
 " Liverpool & London & Globe (Chairman).
 " Warden.
 " British & Foreign Marine.
 " Thames & Mersey Marine.
 PAWSEY, RALPH F., Ecclesiastical Insurance.
 PAYNE, ERNEST V., National Federation of Meat Traders.
 PEAKE, GEOFREY COPSON, British Law (Leeds).
 PEAKE, OSBERT, M.P., Royal Exchange (Leeds).
 PEARCE, A. H., J.P., National Farmers (Chairman).
 " Avon Insurance (Chairman).
 PEARCE, COL. CYRIL H., Alliance (Yorks & Derby).
 PEARCE, WM. FELIX, State (Leeds).
 PEARSON, C. T. F., C.A., Scottish Reversionary.
 PEARSON, MAJOR H. WATSON, Yorkshire Insurance (Yorkshire, N. Riding).
 PEARSON, J. W., Liverpool Marine (Chairman).
 PEEL, HORACE, Eagle Star (Chairman, West End board).
 PEEL, RICHARD, Blackburn Assurance.
 PEEL, RT. HON. THE EARL, Sea Insurance.
 PEEL, COL. THE HON. SIR SIDNEY, Bt., C.B., D.S.O., Eagle Star (English & Scottish board).
 PEERS, J. R., Launderers' Mutual.
 PEET, WM., F.C.A., General Accident, Fire & Life (Chairman, Croydon board).
 PEGLER, LIONEL, Eagle Star (Cardiff).
 PELL, KENNETH R., M.C., London Scottish.
 " Scottish Metropolitan.
 PEMBER, F. W., University Life.
 PEMBERTON, R. B., Law Union & Rock.
 PENDER, LORD, Northern Assurance (London).
 PENDLEBURY, J. R., Union Assurance (Manchester).
 PENNY, COLIN C., Church of Scotland Fire.
 PENNY, THOMAS S., J.P., Baptist Insurance.
 PENTLAND, RT. HON. LORD, Australian Mutual Provident (London).
 PEPPER, LUTHER, London & Lancashire (Nottingham).
 PERCIVAL, WILLIAM H., British Law (Birmingham).
 PERKINS, F. W., North British & Mercantile (Manchester).
 PERKINS, H. L., M.A., Phoenix Assurance (Bristol).
 PERKINS, HARRY R., Royal (Northampton).

- PERKINS, REV. J. P., Congregational.
 PETER, A. K., Commercial Union (Exeter).
 PETER, GERALD, Eagle Star (Plymouth).
 PETERS, K. K., Provident Accident & White Cross.
 " Indemnity Marine.
 " Aviation & General.
 " London & Scottish.
 " World Auxiliary.
 " World Marine & General.
 PETRE, H., Atlas (West End).
 PETRE, WILLIAM, General Accident (Norwich).
 PETTEFAR, G., Liverpool & London & Globe
 (Northampton).
 PETTIGREW, SIR ANDREW H., LL.D., D.L., Scottish
 Temperance & General.
 PHELPS, WILLIAM PAYTON, Equity & Law Life.
 " Law Reversionary Interest.
 PHILLIPS, SIR IVOR, K.C.B., D.S.O., London Life.
 " World Marine & General (Chairman).
 PHILLIMORE, C. A., University Life (Chairman).
 " Westminster Fire.
 PHILLIPS, A. NORMAN, General Accident F. & L. (Cardiff).
 PHILLIPS, ARTHUR, Commercial of Ireland (Londonderry).
 PHILLIPS, W. M., Union (Nottingham).
 PHILPSON, O. J., North British & Mercantile
 (Newcastle).
 PICKFORD, GEORGE, State (Oldham).
 PICKLES, W. A., Liverpool & London & Globe (Leicester).
 PICKUP, A., Co-operative Insurance.
 PICTON, L. C., Royal Exchange (Chairman Notts. bd.).
 PIERCE, JOHN, Pearl Assurance (Deputy Chairman).
 PIGOT, A. P. V., State (Chairman, Manchester board).
 PILLING, S. W., J.P., Royal Exchange (Manchester).
 PILLING, WALTER, London & Lancashire (Manchester).
 PINK, J. E., Atlas (Chairman, Southampton board).
 PINSENT, ROY, British Law (Birmingham).
 PIPER, EDGAR J., Nurserymen & Market Gardeners'.
 PIRIE, COMMANDER W. B., R.N., D.S.O., D.L.,
 Royal Exchange (Glasgow).
 PITMAN, R. O., W.S., Standard Life.
 PITT, S. HEWITT, Westminster Fire.
 PLATT, JAMES, Standard Marine.
 PLEYDELL-BOUVERIE, COL. HON. S., Phoenix.
 " London Guarantee & Accident
 (Deputy Chairman).
 PLUMMER, CHARLES H. SCOTT, Caledonian.
 PLUNKETT, F. L., Royal Exchange (Belfast).
 POLLITT, G. EGERTON, J.P., Eagle Star (Manchester).
 POLLOCK, HENRY B., Liverpool & London & Globe
 (Chairman, Dublin board).
 POLLOK, J. C., Legal (Glasgow).
 PONSOMBY, HON. EDWIN, Phoenix Assurance.
 POOLE, SIR REGINALD, Equity & Law Life.
 " Law Reversionary Interest.
 PORCHER, H. LEONARD, Municipal Mutual.
 PORRITT, O. W., J.P., Union (East Lancashire).
 PORT, S. J., F.C.I.S., Britannic Assurance (Vice-Chairman).
 PORTAL, SIR SPENCER, Royal Exchange Assurance.
 " National Provincial (Chairman).
 PORTAL, RT. HON. LORD, M.V.O., D.S.O., Commercial Un.
 " Palatine.
 PORTMAN, G. W. B., Alliance Assurance.
 PORTMAN, LIONEL, Phoenix Assurance (West End).
 POSNET, WM. A., Eagle Star (City).
 POUND, JOHN, Liverpool & London & Globe (Bristol).
 POUPART, JOHN, Nurserymen & Market Gardeners'.
 POWELL, CLIFFORD THOMAS, Cambrian.
 POWELL, H. C., Scottish Union & National (Lewes).
 POWER, SIR JOHN, Bt., M.P., Royal Insurance (London).
 POWLES, E. P., Alliance (Chairman, Strand board).
 PRAGNELL, FRANK, North British & Mercantile (Notts.).
 PRATT, F. P., Norwich Union Fire (Liverpool).
 PRATT, L. H., Liverpool & London & Globe (Leeds).
 PREEDY, HARRY, Commercial Union (Dudley).
 PRESCOTT, MAJOR SIR WILLIAM, Bt., C.B.E., D.L., J.P.,
 Scottish Equitable Life (extraordinary).
 " Eagle Star (South London).
 PRESS, F. J., British Law (Bristol & S. Wales).
 PRESTON, LT.-COL. HON. R. M., D.S.O., Marine
 Insurance Co.
 PRICE, A. R., Law Union & Rock (West End).
 PRICE, H. D., State Assurance (Birmingham).
 PRICE, RONALD BALDWIN, State (Birmingham).
 PRICE, SEYMOUR J., Baptist Insurance.
 PRICE, STEPHEN W., British Law (Queen Victoria St. bd.).
 PRICE-DAVIES, LT.-COL. S. D., Alliance (Shrewsbury).
 PRIESTMAN, GEORGE E., Friends' Provident (Bradford).
 PRIESTMAN, SIR JOHN, Bt., Phoenix (Newcastle).
 PRIESTMAN, MAJOR J. L., North British & Mercantile
 (Newcastle).
 PRIESTMAN, THOMAS, Alliance (Yorks and Derby).
 PRINCE, LESLIE B., M.A., F.C.A., Commercial Union
 (Hand-in-Hand bd.).
 PRIOR, COL. B. H. L., General Accident (Norwich).
 PRIOR, FRED A., General Accident (Chairman,
 Nottingham board).
 PRIVETT, JOHN, M.A., Liverpool & London & Globe
 (Portsmouth).
 PROCTOR-PEARSON, JAMES, Refuge Assurance.
 PRODDOW, WM. N., F.C.I.S., Pearl Assurance.
 PROTHOROE-BEYNON, MAJOR G. E. S., London &
 Lancashire (Cardiff).
 PRUEN, ARTHUR S. F., General Accident, Fire & Life
 (Cheltenham).
 PRYOR, W. M., D.S.O., Sun Insurance (Vice-Chairman).
 " Sun Life (Vice-Chairman).
 " Planet.
 PUGH, M. H., Royal Exchange (Southampton).
 PUGSLEY, GEORGE, Royal Exchange (Bristol).
 PURKISS, FRANK G., Provident Association of London.
 PYMAN, F. C., Iron Trades Employers'.
 QUICKE, CAPT. N. A., Commercial Union (Exeter).
 QUINNEY, ROBERT, Methodist Insurance.
 RADCLIFFE, EDMUND R. W., Law Fire.
 RADCLIFFE, H. S., J.P., North British & Mercantile
 (Bristol).
 RADFORD, E. A., F.C.A., M.P., Eagle Star (Chairman,
 Manchester board).
 RADNOR, RT. HON. EARL OF, National Provident.
 RALLI, SIR STRATI, Bt., M.C., Guardian Assurance.
 RAMAGE, FINLAY, London & Lancashire (Edinburgh).
 RAMSAY, G. A., Co-operative Insurance.
 RAMSDEN, SIR EUGENE, Bt., Eagle Star (Chairman,
 Leeds board).
 RAMSDEN, JOSEPH, National Employers' Mutual.
 RANDALL, CECIL J., Nurserymen & Market Gardeners'.
 RANDALL, H. J., Liverpool & London & Globe (Cardiff).
 RANDELS, SIR JOHN S., Eagle Star (Star board).
 RANKEILLOR, LORD, Northern Assurance (London).
 RANKIN, THOMAS M., Guardian (Aberdeen).
 RANKIN, W. B., W.S., Eagle Star (Edinburgh).
 RATCLIFFE, J. V., Friends' Provident & Century (London).
 RATHBONE, HUGH REYNOLDS, LL.D., Maritime.
 RATHBONE, JOHN RANKIN, M.P., Scottish Union &
 National (West End).
 RAWLENCE, DUNCAN, Alliance (Strand board).
 REA, ALEC L., J.P., State Assurance (London).
 REA, F. C., General Accident (Portsmouth).
 REDDISH, H. W. L., Scottish Union & National (B'ham).
 REDESDALE, RT. HON. LORD, National Employers'.
 REEKIE, R. T., Liverpool Victoria Friendly Society.
 REEKIE, W. MAXWELL, Scottish Amicable (Manchester).
 REES, D. WALTERS, Atlas Assurance (Cardiff).
 REES, CAPT. H. J. V., London & Lancashire (Cardiff).
 REIACH, JOHN J. P., Norwich Union Fire (Aberdeen).
 " Norwich Union Life (Aberdeen).
 REID, A. T., Scottish Amicable (extraordinary).
 REID, ALEXANDER, Queensland (London).
 REID, JOHN, London & Lancashire (Aberdeen).
 REID, SIR EDWARD J., Bt., Provident Mutual Life.
 REID, LT.-COL. PERCY LESTER, O.B.E., Prudential.
 REID, W. ALLAN, Eagle Star (Nottingham).
 RENNET, ERNEST, London & Lancashire (Aberdeen).
 RENTON, JOHN T., Alliance (Edinburgh).
 REYNOLDS, GEORGE W., Guardian Assurance.
 " Guardian Eastern.
 " Reliance Marine.
 " Scottish Plate Glass.
 REYNOLDS, MAJOR SIR PERCIVAL R., K.B.E., Liverpool &
 London & Globe (London—West End).
 RHODES, SIR EDWARD, Phoenix (Manchester).
 RHODES, HAROLD, London & Lancashire (Morley).
 RHODES, LEWIS, M.A., J.P., British Law (Leeds).
 RHYS, HON. C. A. U., M.C., M.P., Sun Insurance.
 " Sun Life.
 RICE, MAJOR H. TALBOT, London & Lancashire (Cardiff).
 RICE-EVANS, H. W., North British & Mercantile
 (Swansea).
 RICH, COMMISSIONER CHARLES T., Salvation Army
 Assurance.
 RICHARDS, GEOFFREY, London & Lancashire (Cardiff).
 RICHARDS, M. R., Guardian Assurance (Cardiff).
 RICHARDS, P. P., F.C.A., Legal (Chairman, Bristol bd.).
 RICHARDS, THOMAS, Eagle Star (City).
 RICHARDS, W. A., Gracechurch Insurance.
 RICHARDS, W. STANLEY, Union (Bristol).
 RICHARDSON, A. H., Nation Life & General.
 RICHARDSON, FREDERICK, General Accident, Fire & Life
 (Deputy Chairman).
 " English Insurance.
 RICHARDSON, J. H., W.S., Standard Life.
 RICHARDSON, T. W., Law Union & Rock (Glasgow).
 RICHARDSON, W. J. L., British Law (Chester & N. Wales).
 RICHARDSON, WILLIAM, Norwich Union Fire (Edinburgh).
 RICHARDSON, WILLIAM, National Motor & Accident
 (Chairman).
 RICHMOND, SIR FREDERICK, Bt., Royal Exchange.
 RICHMOND, J., Royal Exchange (Newcastle).
 RICHMOND, J. R., C.B.E., J.P., Ocean Accident &
 Guarantee (Chairman, Glasgow board).
 RICKARDS, R. H. T. A., Phoenix (Cardiff).
 RICKETTS, J. A. WYNDHAM, British Law (Bristol &
 S. Wales).

- RIDDICK, COL. J. G., D.S.O., Vulcan Boiler & General (Deputy Chairman).
- RIDDLE, G., Co-operative.
- RIDER, F. P., Builders' Accident.
- RIDGE-BEEDLE, PETER DENNISTON, General Accident, (Deputy Chairman, Fiver board).
- Scottish Automobile & General.
- RIDLEY, A. H., J.P., Scottish Amicable (Newcastle).
- RIDLEY, E. P., Liverpool & London & Globe (Ipswich).
- RIDLEY, HON. JASPER N., London Life (Vice-President).
- RIDLEY, RT. HON. VISCOUNT, C.B.E., Yorkshire.
- RIEDEL, H., North British & Mercantile (Manchester).
- RIMMER, CYRIL W., Contingency.
- RISELEY, ARTHUR HENRY, Cornhill Insurance.
- RISELEY, FRANK LORYMER, Cornhill Insurance.
- RISDON, F. PERCIVAL, Norwich Union Fire (Bristol).
- RITCHIE, J. J., Reliance Marine (Deputy Chairman).
- RIVERDALE, RT. HON. LORD, K.B.E., LL.D., J.P., Alliance (Yorks. & Derby board).
- RIVIERE, B. B., F.R.C.S., Norwich Union Fire.
- Norwich Union Life.
- ROBERTS, JOHN, Royal Exchange Assurance.
- ROBB, MAJOR E., ELVY, Commercial Union (Hand-in-Hand board).
- ROBERTS, C. A. W., M.B.E., National & Local Government Officers'.
- ROBERTS, CHARLES H., Eagle Star (Leicester).
- ROBERTS, R. HUGH, Sea (Birmingham).
- ROBERTS, W. D., London & Lancashire (Bradford).
- ROBERTS, WILLIAM, North British & Mercantile (Liverpool).
- ROBERTS-GEORGE, JOHN, Commercial Union (Leicester).
- ROBERTSON, COL. C. MACL., Phoenix (Scotland).
- ROBERTSON, DUNCAN, J., Friends' Provident (Aberdeen).
- ROBERTSON, GEORGE, Scottish Licenses Mutual.
- ROBERTSON, JAMES, Eagle Star (Dundee).
- ROBERTSON, RT. HON. SIR MALCOLM A., F.C., G.C.M.G., K.B.E., British Oak (Chairman).
- Merchants' & Manufacturers' (Chairman).
- ROBERTSON, R. LINDSAY, Commercial Union (Edin.).
- ROBERTSON, SIR GEORGE STUART, K.C., Prudential.
- ROBERTSON, WILLIAM FRANCIS, Scottish Union & Natl.
- ROBINS, G. W., General Accident (Liverpool).
- ROBINSON, MAJOR F. G., Guardian (Nottingham).
- ROBINSON, FOSTER GOTCH, London Assurance.
- ROBINSON, J. ROLAND, Scottish Union & National (West End).
- ROBINSON, R., Co-operative.
- ROBINSON, WM. SYDNEY, Atlas Assurance.
- ROBOTHAM, GORDON B., Union (Nottingham).
- ROCHDALE, RT. HON. LORD, Phoenix Assurance.
- ROCHFORD, JOSEPH, P., J.P., Nurserymen & Market Gardeners' (Deputy Chairman).
- ROCHFORD, CAPT. A., BOYD, V.C., Commercial of Ireland (Dublin).
- ROCHFORD, WM., D.L., Norwich Union Fire (Dublin).
- Norwich Union Life (Dublin).
- ROCKLEY, RT. HON. LORD, P.C., G.B.E., Clerical, Medical & General (Deputy Chairman).
- General Reversionary (Deputy Chairman).
- RODDICK, R. M. M., M.A., F.F.A., Life Assn. of Scotland.
- RODGER, A. K., J.P., Scottish Temperance & General (Chairman).
- ROGERS, ARTHUR S., British Fire.
- Law Accident.
- Trade Indemnity.
- British Aviation.
- Standard Marine.
- ROGERS, H. S., Employers' Mutual.
- ROGERSON, FRANK, Eagle Star.
- Threadneedle (1923).
- ROLLASON, J. G. W., British General (West End).
- ROLLESTON, SIR W. G. STANHOPE, D.L., J.P., Alliance Assurance (Leicester).
- ROMANOFF, P. A., Black Sea & Baltic (Chairman).
- ROSCOE, W., Britannic Assurance.
- ROSE, HUGH, C.A., Northern Assurance (Edinburgh).
- ROSE, J. G., Atlas Assurance (Glasgow).
- ROSEBURY, EARL OF, D.S.O., M.C., Alliance.
- ROSKELL, ROBERT N., Life Association of Scotland (London).
- ROSS, DAVID, Scottish Union & National (Aberdeen board).
- ROSS, DAVID, Liverpool & London & Globe (Chairman, Scottish board).
- Scottish Licenses Mutual.
- ROSS, J. MUNN, C.A., J.P., Scottish Licenses (Chairman).
- ROSS, PERCY B., Atlas Assurance (Manchester).
- ROSS, PERCY C., Ocean Accident (Cork).
- ROUND, C. J., Essex & Suffolk Equitable.
- ROUNTREE, A. F., F.C.A., Liverpool & London & Globe (Manchester).
- ROWCLIFFE, EDWARD LEE, Law Fire.
- ROWLEY, SIR CHARLES S., Bt., Essex & Suffolk.
- ROWLEY, J. W., C.A., Guardian (Nottingham).
- ROWNTREE, HERBERT, Southern Insurance.
- ROXBURGH, HUGH LAUGHLAND, Maritime (Chairman).
- ROYDEN, SIR T., Bt, C.H., Union Marine & General (Chairman).
- Phoenix Assurance (Deputy Chairman).
- London Guarantee & Accident.
- ROYDS, EDMUND, Life Association of Scotland (London).
- ROYLE, A.D. C., J.P., National Federation of Meat Traders' Mutual.
- ROYLE, SIR GEORGE, C.B.E., J.P., Commercial Union (Bedford).
- RUGGLES-BRISE, A. W., D.L., J.P., C.C., Licenses & General.
- RULE, W. N., London & Lancashire (London).
- RUSSEL, R. H., Atlas (Brighton).
- RUSSELL, BRIG.-GEN. HON. A. V. F. V., C.M.G., M.V.O., Sun Insurance.
- Sun Life.
- RUST, J. R., Friends' Provident & Century (Aberdeen).
- RUTHERFORD, SIR DAVID, J.P., General Life (Vice-Chairman).
- General Accident (London).
- RUTHERFORD, SIR HUGO, Eagle Star (Liverpool).
- RUTLAND, THE DUKE OF, Royal Exchange.
- RUTTER, C. E. V., General Life (Deputy Chairman).
- RUTTER, E. V., Tariff Reinsurances.
- RUTTER, SIR F. W. PASCOE, London & Lancashire (Governor & Chairman).
- British Fire (Chairman).
- Law Accident.
- Law Union & Rock (Chairman).
- Marine Insurance Co.
- Standard Marine (Chairman).
- RYAN, GEORGE, Irish National.
- RYDON, HENRY W., Union Assurance (N. London).
- RYE, FRANK GIBBS, County Fire.
- RYLANDS, SIR W. P. London & Lancashire (Deputy Chairman).
- Law Union & Rock.
- SADLER, HERBERT J., General Accident (Shrewsbury).
- ST. ALDWYN, THE EARL, Eagle Star (Bristol).
- ST. JUST, LORD, Sun Insurance.
- Sun Life.
- SAINT, R. C., F.C.A., Eagle Star (N. of England board).
- SALE, CHARLES V., Sun Insurance.
- Sun Life.
- SALVESON, T. E., F.R.S.E., Scottish Insurance.
- SAMPSON, SAMUEL, J. M., Alliance (Bury St. Edmunds).
- SANDERS, ALEX., Atlas (Cardiff).
- SANDERSON, JOHN, British & Foreign (Chairman, London board).
- SANDFORD, VICTOR H., British Law (Leeds).
- SANT, EDWARD, British Law.
- SAPCOTE, S. GUY, Builders' Accident.
- SARGENT, H. E., Royal Exchange (Wolverhampton).
- SATTMANN, OSKAR E., British Commercial.
- SAVAGE, HENRY, Scottish Union & National (Aberdeen).
- SAVILL, H. N., F.S.I., General Life.
- General Accident (Bournemouth).
- SAXBY, LEONARD WM., British Commercial.
- SAYER, A. H., Wesleyan & General (Vice-Chairman).
- SAYER, H. J., Pearl Assurance.
- SCANLAN, PHILIP F., Coal and Iron Trades.
- SCANLAN, S. A., Coal and Iron Trades.
- SCARLETT, W. CAMPBELL, London & Lancashire (Dundee).
- SCHRODER, H. W. B., North British & Mercantile.
- Railway Passengers.
- SCHUSTER, SIR GEORGE E., K.C.S.I., K.C.M.G., C.B.E., M.C., Commercial Union.
- Palatine.
- SCOTT, ALBERT G., Eagle Star.
- SCOTT, ALEXANDER J., National Federation of Meat Traders' Mutual.
- SCOTT, F. C., Provincial (Managing Director).
- Drapers' and General (Managing Director).
- Hull Underwriters.
- SCOTT, FRANCIS, Law Union & Rock.
- SCOTT, GEORGE, Liverpool & London & Globe (Newcastle).
- SCOTT, GEO. J., Life Association of Scotland.
- SCOTT, LORD GEORGE W., Scottish Widows'.
- SCOTT, H. MAXWELL, Commercial Union (West End).
- SCOTT, HAROLD S., London & Lancashire (Birmingham).
- SCOTT, THE LORD HENRY, Life Association of Scotland (Chairman).
- SCOTT, HENRY COOPER, British Law (Leeds).
- SCOTT, LORD HERBERT A., Sun Insurance.
- SCOTT, HERBERT H., British Law (Bristol & S. Wales).
- SCOTT, J. C., North British & Mercantile.
- SCOTT, JOHN SWIRE, Royal Exchange.
- Sun Life.
- SCOTT, SIR S. H., Bt., Provincial (Chairman).
- Drapers' & General.
- Hull Underwriters (Chairman).
- SCOTT, MAJ.-GEN. SIR W. J. M., Bt., Caledonian.
- SCOTT, W. MOIR, Eagle Star (Dundee).
- SCOTT, LORD WILLIAM, N.C., M.P., Licenses & General.
- SCOTT, WILLIAM PATRICK, Northern (Glasgow).
- SEAL, A. J., Eagle Star (Southampton).

SECRET, F. A., Nurserymen & Market Gardeners'.
 SEEBORH, HUGH E., J.P., Friends' Provident.
 SELBORNE, RT. HON. EARL OF, K.G., Scottish Union & National (London).
 SELIGMAN, SIR CHARLES D., Commercial Union.
 SERVICE, G. W., J.P., Scottish Temperance & General.
 SEYMOUR, C. K., Anglo Saxon.
 SHADWELL, COMMANDER L. H. A., O.B.E., V.D., Army, Navy & General.
 SHAIRP, J. W., North British & Mercantile.
 SHARP, AUBREY T., Eagle Star (Leicester).
 SHARP, HAROLD S., Royal Exchange (Dundee).
 SHARP, SAMUEL, London & Lancashire (Huddersfield).
 SHARPLES, RICHARD W., Guardian Assurance.
 " Guardian Eastern.
 " Reliance Marine (Chairman).
 SHARROCK, CHARLES, National Parcels.
 SHAW, MACKENZIE S., w.s., State (Edinburgh).
 SHAW, W. E., North British & Mercantile (Burnley).
 SHAW, W. H., Guardian Assurance (Leeds).
 SHAWYER, A. F., General Life.
 SHEAD, A. T., Contingency Insurance (Chairman).
 SHEARER, G. A., Scottish Licenses Mutual.
 SHEE, W. A., National & Local Government.
 SHEPHERD, PROVOST OF, Ecclesiastical.
 SHELLEY, SIR JOHN F., Bt., Commercial Union (Exeter).
 SHELMEKDINE, P. A., Union Marine & General (Manchester).
 SHENNAN, A. E., F.R.I.B.A., Eagle Star (Chairman, Liverpool board).
 SHEPARD, P. E., Royal Exchange (S.E. London).
 SHEPHERD, ALFRED, w. s., Scottish Provident.
 SHEPHERD, J. OWEN, Eagle Star (Liverpool).
 SHEPLEY, SAMUEL, London & Lancashire (Ashton).
 SHERLOCK, LORCAN G., Hibernian.
 SHERWELL, F. H., Guarantee Society.
 SHIACH, DAVID ARCHIBALD, Northern (N. Scotland).
 SHIEL, G. G., Law Union & Rock (West End).
 SHIELS, COURTENAY J., C.A., Northern (Edinburgh).
 SHORTIS, F. R. A., National & Colonial.
 SHOTT, E. J., Norwich Union Fire (Dublin).
 " Norwich Union Life (Dublin).
 SHOULTS, CHARLES H., Nurserymen & Market Gardeners'.
 SHRAPNELL-SMITH, E. S., C.B.E., Car & General Motor Union.
 SIBLEY, W. KNOWSLEY, M.A., M.D., B.C., M.R.C.P., Medical, Sickness, Annuity & Life.
 SIBTHORPE, J., Celtic Insurance (Chairman).
 SIDMOUTH, RT. HON. VISCOUNT, Commercial Union (Exeter).
 SILCOCK, BERTRAM, F.C.A., Atlas (Manchester).
 SILLAVAN, JAMES, British Engine Boiler & Electrical.
 SILLS, G. R., Liverpool & London & Globe (Lincoln).
 SIMEY, W. S., B.A., Eagle Star (Exeter).
 SIMMONS, LEWIS H., National Accident Compensation.
 SIMON, C., European General Reinsurance (Chairman).
 SIMPSON, DAVID, S.S.C., Ocean Accident (Edinburgh).
 SIMPSON, COL. FRANK ROBERT, T.D., D.L., J.P., Northern (Newcastle).
 SIMPSON, CAPT. G. H., General Accident (Bournemouth).
 SIMPSON, J. DYER, Legal Insurance.
 " British Engine, Boiler & Electrical.
 " British Aviation.
 " Central Insurance (Chairman).
 " Warden Insurance.
 SIMPSON, JAMES, General Accident (Dundee).
 SIMPSON, MAJOR L. EARDLEY, Liverpool & London & Globe (Nottingham).
 SIMPSON, S. RALEIGH, w.s., Legal (E. of Scotland).
 SIMS, A. L., Blackfriars Insurance.
 SINCLAIR, SIR ARCHIBALD, Bt., C.M.G., M.P., Scottish Equitable Life (extraordinary).
 SINCLAIR, CAPT. J. MAYNARD, Eagle Star (Belfast).
 SINTON, MAYNARD, J.P., Commercial of Ireland.
 SINTON, WILLIAM, State Assurance.
 SKETCH, R. V., Phoenix Assurance (Man. Director).
 " Union Marine & General.
 " London Guarantee & Accident.
 " Northern Maritime.
 " British Aviation.
 " Insurance Engineers.
 SKINNER, CHARLES, North British & Mercantile (Dundee).
 SKINNER, JOHN H., Royal London (Jt. Man. Dir.).
 SLADE, SIR JAMES B., J.P., Nurserymen & Market Gardeners'.
 SLATER, F., J.P., National Employers' Mutual.
 SLEE, N. L. DE COURCY, Pearl Assurance.
 SLEEP, DR. A. G., Congregational (Vice-Chairman).
 SLEIGH, JOSEPH GREEN, Provident of London (Man. Dir.).
 SLEIGH, SIR WILLIAM L., D.L., LL.D., J.P., General Accident (Chairman, Edinburgh bd.).
 SLOAN, DAVID T. C., Scottish Temperance & General.
 SMAILES, T., Co-operative Insurance.
 SMELLIE, W. M., Employers' Mutual.
 SMILLIE, CHARLES W. W., General Accident (Edinburgh).

SMITH, A., Ocean Accident (Liverpool).
 SMITH, ALFRED, National Mutual Indemnity.
 SMITH, COL. B. A., D.S.O., M.C., Atlas.
 SMITH, COLIN HUGH, National Provincial.
 SMITH, CLARE, F.C.A., Ocean Accident (W. of England).
 SMITH, C., Phoenix Assurance (Brighton).
 SMITH, SIR CLARENCE, J.P., Ocean Accident.
 " Eagle Star (Star board).
 SMITH, DAVID BAIRD, North British & Mercantile (Glasgow).
 SMITH, DESMOND ABEL, Equitable Life (Dep. Chairman).
 " Equitable Reversionary (Dep. Chairman).
 " Reversionary Interest (Dep. Chairman).
 SMITH, D. JOHNSTONE, C.A., Scottish Provident.
 SMITH, EDWIN G., Commercial Union (Glasgow).
 SMITH, SIR FRANCIS E. J., Clerical Medical & General (Chairman).
 " Employers' Liability.
 " General Reversionary (Chairman).
 SMITH, COL. G., T.D., D.L., Mutual Property.
 SMITH, THE VERY REV. SIR GEORGE ADAM, Scottish Widows' (Vice-President).
 SMITH, H. M. ALDERSON, North British & Mercantile (Liverpool).
 SMITH, HERBERT JAMES, Cambrian.
 SMITH, HON. H. C., Vulcan Boiler & General.
 " Union Marine & General (Manchester).
 SMITH, JAMES, Blackburn Philanthropic Mutual.
 SMITH, J. DUNCAN, London & Lancashire (Leeds).
 SMITH, LAUNCELOT EUSTACE, C.B.E., Scottish Widows' (extraordinary).
 SMITH, OWEN HUGH, Provident Accident & White Cross (Chairman).
 " Mercantile & General.
 " Provident Mutual Life (Chairman).
 SMITH, P. R. E., Guardian (Nottingham).
 SMITH, P. SEYMOUR, Liverpool & London & Globe (Bristol).
 SMITH, P. Y., Ocean Accident (West End).
 SMITH, ROBERT J., C.B.E., Scottish Automobile.
 SMITH, R. BEVERIDGE, Union (Edinburgh).
 SMITH, S. RUSSELL, British Law (Bristol).
 SMITH, W. S. H., Universal Insurance.
 SMITH, COL. W. MACKENZIE, D.S.O., T.D., Alliance Assurance (Yorks. & Derby).
 SMITH, W., National Motor & Accident.
 SMITH, WILL PROCTOR, Refuge Assurance.
 SMITH, WILLIAM, National Farmers Union Mutual.
 " Avon Insurance.
 SMITTON, HERBERT ALLEN, Scottish Union & National (Chairman, Manchester board).
 SMYLIE, HUGH, London & Lancashire (Belfast).
 SMYTH, E. P., Guardian Assurance (Nottingham).
 SNAGGE, SIR H. E., K.B.E., Atlas Assurance.
 SNEATH, F. C. R., Alliance Assurance (Strand).
 SNODGRASS, A. A., Pioneer Life.
 SNOW, S. C., Commercial Union (Chairman, Exeter bd.).
 SOAMES, E. R., Eagle Star (West End).
 SOLOMON, RICHARD, Methodist Insurance.
 SOMERS, LT.-COL. RT. HON. LORD, K.C.M.G., D.S.O., M.C., Nat. Mutual of Australasia (Gt. Brit. & Ireland).
 SOMERSET, CAPT. THE HON. A. C. E., Ocean Accident (West End).
 SOMERSET, DUKE OF, D.S.O., Eagle Star.
 SOMERSET, HON. ARTHUR, Norwich Union Fire (West End).
 SOMERSET, SOMERS, Royal Exchange Assurance.
 SOMERSET, THOMAS, J.P., M.P., Commercial of Ireland.
 " Ulster Marine.
 SOMERVILLE, R., w.s., Royal Exchange (Edinburgh).
 SOUTER, R., Friends' Provident & Century (Elgin).
 SOUTHCOMBE, D. S., Union Assurance (Bristol).
 SOUTHERN, GUY, Union Assurance (Manchester).
 SPARKES, HERBERT R., Nurserymen & Market Gardeners'.
 SPEARROW, F. P., F.A.I., General Accident (St. Albans).
 SPEAKMAN, L., British & Foreign (London).
 SPEARS, BRIG.-GEN. E. L., C.B., C.B.E., M.C., M.P., Commercial Union (West End).
 SPEERS, JOHN, Commercial Union (Manchester).
 SPEIR, GUY, Scottish Union & National (West End).
 SPENCER, CHARLES, E. H., Royal London Mutual.
 SPENCER, CHAS. F., J.P., Eagle Star (West End).
 SPENCER, C. B., General Accident (Plymouth).
 SPENCER, JOHN, F.I.A., Eagle Star.
 SPENCER, JOHN T., General Accident (Sheffield).
 SPENCER, WM., Union Assurance (Manchester).
 SPENS, COL. HUGH B., D.S.O., Scottish Amicable Life.
 SPENS, J. IVAN, Scottish Amicable (London).
 SPRAKE, G. G., B.A., LL.B., Norwich Union Fire (Ipswich).
 SPYCKET, B. J. R., Progress Ins.
 SPYCKET, J. P. B., Progress Ins.
 STACEY, EDWARD, Atlas Assurance (Chairman, West End board).
 STAIR, RT. HON. THE EARL OF, Scottish Equitable Life (President).
 " North British & Mercantile (West End).
 STAMP, GEORGE REGINALD, Cornhill (Chairman).
 STANCLIFF, F. S., Legal (Manchester).

- STANLEY, CHARLES O., Friends' Provident (Law Courts).
 STANMORE, LORD, C.V.O., Union (Chairman).
 STAD, ALBERT H., British Law (Liverpool).
 STEEL, ALEC, O.B.E., J.P., Eagle Star (Stratford, E.).
 STEEL, R. FORREST, London & Lancs. (Edinburgh).
 STEPHENS, S., Employers' Mutual.
 STEPHENSON, LT.-COL. SIR H. K., Bt., D.S.O., D.L., J.P., Alliance (Yorks. & Derby board).
 STEPHENSON, J., O.B.E., F.S.A.A., Eagle Star (Chairman, Northampton board).
 STEPHENSON, W. L., Phoenix Assurance.
 STERICKER, WALTER P., Tobacco Insurance.
 STERN, MAURICE, Norwich Union Fire (Chairman, Liverpool board).
 STEUART, JAMES, W.S., Eagle Star (Edinburgh).
 STEVENS, ARTHUR JOHN, African Life (London).
 STEVENS, G. R., General Accident (Oxford).
 STEVENSON, JOHN, Church of Scotland Fire.
 STEWART, ALASTAIR M., National of Great Britain.
 " West of Scotland.
 " Edinburgh Assurance.
 STEWART, GEORGE LAWRENCE, Law Fire.
 STEWART, J., Provincial (Scottish board).
 " Drapers' & General (Scottish bd).
 STEWART, JAMES CHARLES, Northern (N. Scotland).
 STILES, SIR HAROLD J., K.B.E., LL.D., Century.
 STIRK, JAMES WILLIAM EDWIN, Scottish Un. & Natl. (Birmingham).
 STIRLING, DUNCAN ALEXANDER, London Life.
 STIRLING, PATRICK J., Atlas (Glasgow).
 STIRTON, JOHN, General Accident (Edinburgh).
 STOATE, J., National Farmers (Vice-Chairman).
 " Avon Insurance (Vice-Chairman).
 STOBART, C. H., Legal (Liverpool).
 STOBART, H. M., C.B.E., D.S.O., Commercial Union (Newcastle).
 STOCKTON, SIR E. F., London & Lancashire (London).
 STODDART, K. B., British & Foreign (London).
 STOKES, H. W., National Parcels.
 " London & County.
 STOKES, J. J., F.A.A., F.A.I., General Accident (Sheffield).
 STONE, ROLAND, British Law (Bristol).
 STONEHAVEN, RT. HON. VISCOUNT, National Mutual Life of Australasia (Great Britain and Ireland bd.).
 " London & Lancashire.
 STOPFORD, VICE-ADMIRAL THE HON. ARTHUR, C.M.G., Zurich General Accident (British board).
 STOREY, L. S., Cattle Traders' Insurance.
 STRACHAN, GEORGE S. G. W.S., Eagle Star (Edinburgh).
 STRADEROKE, RT. HON. EARL OF, K.C.M.G., C.B., North British & Mercantile (Norwich).
 STRAFFORD, THE RT. HON. THE EARL OF, Law Union & Rock.
 STRAKER, MAJOR J. A., North British & Mercantile (Newcastle).
 STRATHMORE AND KINGHORNE, RT. HON. EARL OF, Scottish Widows' (President).
 " North British & Mercantile (extraordinary).
 STREATFIELD, MAJOR H. S., General Accident (Chairman, Newcastle board).
 STRICKLAND, WALTER C., General Accident, Fire & Life (Brighton).
 STRONG, GEORGE A., J.P., C.C., Eagle Star (Liverpool).
 STRONG, THOMAS SLACK, Scottish Union & National (Newcastle).
 STRUTT, E. J., Yorkshire Insurance.
 STUART, SIR CAMPBELL, K.B.E., Employers' Liability.
 STUART, JOHN, J.P., Eagle Star (Aberdeen).
 STUART, RAMSAY, Union Assurance (Edinburgh).
 STUART, SIR SIMEON, H. L., Bt., Reliance Fire & Accident.
 STUDD, SIR J. E. KYNASTON, Bt., O.B.E., African Life (London).
 STURGES, HIS HON. HUGH MURRAY, K.C., Legal & Gen.
 STRUTT, HON. JOHN, General Life.
 STURTON, W. H., General Accident (Leicester).
 STURTON, DOUGLAS P., General Accident (Chairman, Lancaster board).
 SUENSON-TAYLOR, SIR ALFRED, O.B.E., County Fire.
 " London & Manchester.
 SUFFIELD, LORD, North British & Mercantile (Norwich).
 SUGDEN, SIR WILFRID HART, British National Life (Chairman).
 SULZER, H., European General Reinsurance.
 SUTCLIFFE, H. R., Century Insurance.
 " Anglo-Canadian.
 " Anglo-Scottish.
 " Liverpool Marine & General.
 " Southern Insurance.
 SUTHERLAND, ARTHUR MUNRO, Scottish Union & National (Newcastle).
 SUTHERLAND, J., North British & Mercantile (Inverness).
 SUTHERLAND, SIR JOHN, C.B.E., Guardian (Edinburgh).
 " Scottish Plate Glass.
 SUTTIE, T. E., North British & Mercantile (Dundee).
 SUTTON, ALD. A. T., J.P., Municipal Mutual.
 SUTTON, GEORGE, Municipal Mutual.
 SUTTON, J. W., Co-operative Insurance.
 SUTTON, J., British Law (Manchester).
 SWAN, SIR ALEXANDER B., Royal Exchange (Glasgow).
 SWAN, CHARLES S., Scottish Amicable (extraordinary).
 SWAN, JOHN A., Royal Insurance (Chairman, London board).
 SWAYNE, LT.-COL. E. J., V.D., Alliance (Wrexham).
 SWEET, A. G., Aviation & General.
 " Insurance Engineers.
 SWIRE, WILLIAM, C.B.E., Alliance (Shrewsbury).
 SYKES, MAJ.-GEN. THE RT. HON. SIR FREDERICK H., P.C., G.C.S.I., Victory.
 SYKES, SIR RICHARD, Commercial Union (Leeds).
 SYLVESTER, F. A. P., General Accident (Bath).
 SYRETT, HERBERT SUTTON, C.B.E., LL.B., Beacon.
 SZARVASY, FREDERICK A., Guardian (Deputy-Chairman).
 TALBOT, H., O.B.E., J.P., General Accident, Fire & Life (Brighton).
 TALLENTS, COL. H., D.S.O., T.D., General Accident (Nottingham).
 TANFIELD, DOVLAB, F.C.A., Commercial Union (Dudley).
 TANFIELD, T. W., Liverpool & London & Globe (Birmingham).
 TANNER, E. R., M.A., LL.M., Guardian (Bristol).
 TANNER, L. E., Guardian Assurance (Bristol).
 TAPSCOTT, HENRY J., Century.
 " Anglo-Canadian (Chairman).
 " Anglo-Scottish (Chairman).
 " Liverpool Marine & General.
 " Southern Insurance (Chairman).
 TAPSON, E. M., Municipal Mutual.
 TARBAT, RT. HON. VISCOUNT, North British & Mercantile (Inverness).
 TATE, C. M., Ocean Accident & Guarantee (Leeds).
 TATHAM, RALPH PERCEVAL, Law Fire.
 TATTERSALL, EDWARD, London & Lancashire (Rochdale).
 TATTERSALL, F., Guardian (Manchester).
 TATTERSALL, N., Co-operative Ins.
 TAWSE, W., Friends' Provident & Century (Aberdeen).
 TAYLER, H. HOSKING, Nation Life & General.
 TAYLOR, ALEXANDER H., Union (Glasgow).
 TAYLOR, ARTHUR J., Commercial Union (Liverpool).
 TAYLOR, C. S. M., London & Lancashire (Cardiff).
 TAYLOR, DAVID PATON, O.B.E., J.P., Eagle Star (Northampton).
 TAYLOR, E. H., J.P., General Accident (St. Albans).
 TAYLOR, JAMES W., B.A., Royal (Worcester).
 TAYLOR, JOHN, Union Assurance (Glasgow).
 TAYLOR, LYON W., British Law (Manchester).
 TAYLOR, THOMAS, Launderers' Mutual (Chairman).
 TAYLOR, W. ERNEST, Legal Insurance (Chairman, Liverpool board).
 TEASDALE, R., M.A., Eagle Star (Leeds).
 TELFORD, DAVID, Guardian Assurance (Dublin).
 TENNANT, G. F. D., Agricultural & General.
 TENNANT, JOHN, Guarantee Society.
 TENNANT, WM. AUGUSTUS, Royal Exchange.
 TENNENT, JOHN, Alliance (Glasgow).
 TERRY, SIR FRANCIS W., Yorkshire (Deputy Chairman).
 TETSALL, E. P., J.P., Timber & General Mutual.
 " Eagle Star (Norwich).
 THEOPHILUS, STANLEY C., Eagle Star (Law Courts board).
 THESIGER, HON. PERCY M., London Assurance.
 THIMBLEBY, A. C., London & Lancashire (Reading).
 THOMAS, J., National Farmers Union Mutual.
 " Avon Insurance.
 THOMAS, J. L., Liverpool & London and Globe (Cardiff).
 THOMAS, J. PARRY, Eagle Star (Deputy Chairman, Liverpool board).
 THOMS, LEWIS D., Commercial Union (Exeter).
 THOMAS, W. GOUGH, Royal (Shrewsbury).
 THOMLINSON, R. C., Royal London Mutual.
 THOMPSON, ALAN BRODERICK, British Law (Newcastle).
 THOMPSON, E. J., Liverpool & London & Globe (Birmingham).
 THOMPSON, HERBERT G., British Law (Southampton).
 THOMPSON, J. W. H., British Law.
 THOMPSON, COL. ROBERT, T.D., D.L., J.P., Eagle Star (N. of England bd.).
 THOMPSON, ALD. S. C., Atlas (Brighton).
 THOMPSON, VINCENT, North British & Mercantile (Newcastle).
 THOMPSON, WM., Timber & General Mutual.
 THOMPSON, WM. H., British Law (Birmingham).
 THOMSON, SIR CORTAULD, K.B.E., C.B., Employers' Liability (Chairman).
 " Merchants' Marine.
 " Clerical, Medical & General.
 " General Reversionary & Investment.
 THOMSON, J. MILLER, W.S., Alliance (Edinburgh).
 THOMSON, VICTOR, Licenses & General.
 THOMSON, WILLIAM, Life Association of Scotland.
 THOMSON, W. B., Tariff Reinsurances.
 THORBURN, LT.-COL. W., Alliance (Edinburgh).
 THORMAN, R. H., Northern Maritime.
 THORNT, W. C., O.B.E., Commercial Union (Edinburgh).

- THORNEYCROFT, THOMAS HAMO, Northern (Glasgow).
 THORNTON, FRANK, New Ireland.
 THORNTON, MAJOR R. LAWRENCE, C.B.E., D.L., General Accident (Chairman, Brighton bd.).
 THORNTON, W. E., Refuge Assurance.
 THORNEYCROFT, SIR JOHN E., K.B.E., Iron Trades Employers' board.
 THORP, T. A., British Law (Vice-Chairman, Newcastle board).
 THORPE, A. D., Liverpool & London & Globe (Brighton).
 THORPE, FRANCIS R., British National Life.
 THREPLAND, PATRICK W. MURRAY, Atlas (Cardiff).
 THURLAND, F. E., British Law (West End).
 TILLEY, THOMAS, Teachers' Insurance.
 TILLEY, SIR GEORGE, Pearl Assurance (Chairman).
 TILLY, T. HARRY, British Law (Newcastle).
 TIPPING, E. H., Alliance (Oxford).
 TOD, ALAN C., Liverpool & London & Globe.
 " Royal Insurance.
 TODD, ARTHUR JAMES STEWART, Alliance.
 TODD, W. H., Provincial Insurance (Hull).
 TOLLER, T. E., Liverpool & London & Globe (Leicester).
 TOMBAZIS, J. A., Royal Exchange (Dundee).
 TOMKINSON, CHARLES W., Sun Insurance.
 " Sun Life.
 TORREY, GERALD F., M.C., Elders Insurance.
 TOWN, W. N., Baptist Insurance.
 TOWNSEND, T. C., General Accident (Norwich).
 TOWNSON, ARTHUR, Federated Employers' (Chairman).
 TRAYERS, J. F., State Assurance (Hull).
 TREFUSIS, HON. S. C., London & Lancs. (London).
 TREGLOWN, JOHN E., Union (Bristol).
 TREGLOWN, W. M., General Accident (London).
 TRENAM, W. E., Provident Accident & White Cross.
 TRENCH, HON. R. F., London & Scottish (Liverpool).
 TREVANION, C. G., Law Union & Rock (Bristol).
 TRIBE, F. N., C.B., J.P., Congregational Insurance.
 TRIFFITT, J., London & Lancashire (Bradford).
 TRIMBLE, M. A., Royal Exchange (West End).
 TRITTON, CHARLES ROBERT, Marine & General.
 TRITTON, H. L. M., Equitable Life (President).
 " Equitable Reversionary (Chairman).
 " Reversionary Interest (Chairman).
 TROLLOPE, CLIFFORD C., Builders' Accident (Deputy Chairman).
 TROTH, GEORGE, Salvation Army Fire.
 " Salvation Army Assurance.
 TROTTER, COL. A. R., M.V.O., D.S.O., Alliance (Edinburgh).
 TROTTER, H. A., Alliance (Deputy Chairman).
 TROTTER, RICHARD D., Alliance.
 TROUNCER, H. M., London Life.
 TRUMPER, W. F., Phoenix (West End).
 TRUSCOTT, SIR GEORGE WYATT, Bt., Eagle Star.
 TRYON, JOHN, Phoenix Assurance.
 TUFFILL, HAROLD B., London & Lancashire (London).
 TULLOCH, J. T., Scottish Amicable Life.
 TURNBULL, R. E., General Accident (London).
 TURNER, C. C., London & County.
 " National Parcels.
 TURNER, HENRY E., Legal (Plymouth).
 TURNER, J. HARLING, Alliance (Edinburgh).
 TURNEY, J. A. E., Alliance Assurance (Deputy Chairman, Nottingham board).
 TURTLE, G. DE BEC, M.D., Medical, Sickness, Annuity & Life (Vice-Chairman).
 TURVILL, JOHN, Cornhill.
 TWEEDALE, F. N., British Law (Chairman, Manchester board).
 TWEEDALE, MARQUIS OF, Scottish Widows' (extraordinary).
 TWIGG, E. J., General Accident (Sheffield).
 TYLER, H. C., Sydney, Norwich Union Fire (Leicester).
 TYLOR, E. MERRICK, Excess Insurance (Man. Dir.).
 " Tobacco Insurance.
 " Trade Indemnity.
 TYRER, ALFRED, Alliance (Chairman, Liverpool board).
 TYRRELL OF AVON, RT. HON. LORD, Commercial Union (West End board).
 TYSER, GRANVILL, Phoenix Assurance.
 ULLSWATER, RT. HON. VISCOUNT, P.C., G.C.B., Commercial Union.
 UPTON, J. B., Friends' Provident & Century (Hull).
 USHER, THOMAS LESLIE.
 " British Crown Assurance.
 " Scottish Amicable Life (extraordinary).
 " Scottish Licenses Mutual.
 VAIZEY, G. DE HORNE, Agricultural & General.
 VAUGHAN, H. H. DE C., General Accident (Shrewsbury).
 VEREY, LT.-COL. H. E., D.S.O., Phoenix (West End).
 VERNON, SIR W. NORMAN, Bt., British Oak.
 " Merchants' & Manufacturers'.
 VERNON, WILFRED D., British Oak.
 " Merchants' & Manufacturers'.
 VERULAM, RT. HON. EARL OF, British Equitable.
 VICKERS, HENRY R., Alliance (Yorks & Derby board).
 VICKERS, VINCENT C., London Assurance.
 VIGERS, GEOFFREY L., Alliance (Strand).
 VINCENT, H. E., Liverpool & London & Globe (Salisbury).
 VINSON, RONALD, Eagle Star (Chairman, Maidstone board).
 WADE, JOHN S., Scottish Insurance (London).
 WADHAM, GILBERT C., Eagle Star (Law Courts).
 WADSWORTH, F. A., Law Union & Rock (Nottingham).
 WADSWORTH, J. H., Imperial Chemicals Insurance (Vice-Chairman).
 WAGG, ALFRED R., Provident Mutual Life.
 WAGSTAFF, G. L., Tariff Reinsurances.
 WAITE, A. K., Phoenix (North London).
 WAKEFIELD OF HYTHE, RT. HON. VISCOUNT, G.C.V.O. C.B.E., LL.D., North British & Mer. (C'man.).
 " British Aviation (Hon. President).
 WALDEGRAVE, THE EARL, Eagle Star (Bristol).
 WALFORD, A. A. B., Norwich Union Fire (Newcastle).
 WALFORD, GEOFFREY HUGH, Law Fire.
 WALKER, ARTHUR NOEL, State Assurance.
 WALKER, F. H. N., Scottish Widows'.
 WALKER, H. C., British General (Chairman).
 " British & European.
 " National Accident Compensation.
 WALKER, JAMES KING, Scottish Union & National (Glasgow).
 WALKER, JEFFERY, J.P., Northern Assurance (Chairman, Birmingham board).
 WALKER, JOHN, C.A., Liverpool & London & Globe (Scottish board).
 WALKER, NORMAN D., B.A., LL.B., British Law (Newcastle).
 WALKER, NORMAN M., British General (Man. Director).
 " British & European (Chairman).
 " National Accident (Chairman).
 WALKER, R. WILLIAMSON, Northern (Aberdeen).
 WALLACE, ALEXANDER, W.S., Standard Life.
 WALLACE, A. L. P. F., Union Assurance.
 " General Life.
 WALLACE, SIR CUTBERT S., Clerical Medical & General.
 " Edinburgh Assurance.
 " National of Great Britain.
 WALLACE, SIR JOHN, General Accident (London).
 WALLACE, RICHARD, Phoenix Assurance (Cork).
 WALLACE, ROBERT, London & Lancashire (Belfast).
 WALLACE, T. D., Scottish U. & N. (Glasgow).
 WALLACE-COPLAND, H., General Accident, Fire & Life (Birmingham).
 WALLAS, THOMAS, British Fire.
 " Law Accident.
 WALPOLE, E. H., Coal & Iron Trades (Chairman).
 " Friends' Provident & Century Life.
 WALSH, ANDREW, Alliance (Chairman, Oxford board).
 WALSH, HON. R., Royal Exchange (West End).
 WALSH, T., National Mutual Indemnity (Jt. Man. Dir.).
 WALTER, JOHN, Guardian Assurance.
 WALTERS, A. M., Phoenix Assurance (Chairman).
 " London Guarantee & Accident (Chairman).
 WALTERS, LEWIS HUTH, Indemnity Marine (Chairman).
 WAMSLEY, A. W., Car & General.
 " Motor Union.
 " Local Government Guarantee (Chairman).
 " United British (Chairman).
 " Veterinary.
 WARD, ALBERT H., General Life.
 WARD, F. STANLEY, Alliance Assurance (Ipswich).
 WARD, P. F. F.C.A., Eagle Star (N. of England board).
 WARDINGTON, LORD, Alliance Assurance.
 WARES, H. W., F.I.A., Lancashire & Yorkshire Revers.
 WARNER, W. J., Liverpool & London & Globe (B'ham.).
 WARR, VERY REV. CHARLES L., Scottish Life.
 WARREN, D. BRUCE, Scottish Amicable Life.
 " Scottish Insurance (Chairman).
 WARRINER, A. H., F.C.A., Wesleyan & General (Deputy Chairman).
 WARWICK, WALTER C., Planet Assurance.
 WARWICK, RT. HON. EARL OF, Royal Exchange (West End).
 WATKIN, ALFRED, London & Lancashire.
 WATNEY, SIR FRANK D., K.C.V.O., C.B.E., Royal Exchange.
 WATSON, ANGUS, J.P., Congregational.
 WATSON, E. A., London & Lancashire (London).
 WATSON, SIR FRANCIS, Legal (Chairman, Leeds board).
 WATSON, JOSEPH, Norwich Union Fire (Yorkshire).
 WATSON, LESLIE, Norwich Union Fire (Yorkshire).
 WATSON, WILLIAM, J.P., Union (Edinburgh).
 WATSON, W. INNES, British Law (Newcastle).
 WATT, LT.-COL. ALEXANDER F., D.S.O., Yorkshire (Chairman, London—West End bd.).

- WEBB, FREDERICK, J., O.B.E., J.P., Eagle Star (Southampton).
- WEBB, NORMAN A., B.Sc., General Accident (Cardiff).
- WEBB, WARWICK, Provident Association of London.
- WEBB, WILLIAM, Guardian Assurance (Leeds).
- WEBBE, SIR WM. HAROLD, C.B.E., Progress Ins. (Chairman).
- WEBSTER, GEORGE, Commercial Union (Dundee).
- WEBSTER, WALTER J., British Equitable (Birmingham).
- WEDDERBURN, E. M., W.S., National Guarantee.
- WEETMAN, W. C. C., Royal Exchange (Notts.).
- WEIR, CHARLES SPOTTISWOODE, Law Fire.
- WEIR, MALCOLM, State Assurance (Rothesay).
- WELBY, CAPT. C. A. PELHAM, London & Lancashire (S. Lincs.).
- WELD, FRANCIS J., Legal Insurance.
- WELD, JOSEPH E., Alliance Assurance (Strand).
- WELLS, JOHN SMITH, Union (Edinburgh).
- WELLSTED, LT.-COL. C. G., Yorkshire (Hull).
- WELLWOOD, J. E., J.P., Commercial of Ireland.
- WELSH, ROBERT, National of Great Britain.
- " West of Scotland.
- " Edinburgh Assurance.
- WERNBERG, COUNT M., British Commercial.
- WEST, SIR FREDERICK J., C.B.E., Iron Trades Employers'.
- WESTCOTT, LT.-COL. G., Phoenix (Manchester).
- WESTLEY, D. W., British National Life (Man. Dir.).
- WHALLEY, G., Blackburn Assurance (Chairman).
- WHATELEY, GEORGE L., British Law.
- WHATLEY, C. L., Atlas (Birmingham).
- WHEELER, EDGAR, British Oak.
- " Merchants' & Manufacturers'.
- WHEELER, WM. T., Ideal Fire & General.
- " Ideal Life.
- WHIGHAM, W. K., Sun Insurance.
- " Sun Life.
- WHINERAY, R. W., Standard Marine.
- WHINERAY, W. H., National & Local Government.
- WHITE, ALFRED W., Nurserymen & Market Gardeners.
- WHITE, SIR ERNEST, J.P., Eagle Star (Norwich).
- WHITE, R. F., Yorkshire (Yorks.—N. Riding).
- WHITE, SAMUEL, State Assurance.
- WHITEHEAD, HARRY, London & Lancashire (Bury).
- WHITLEY, LT.-COL. C. C. O., O.B.E., General Accident. Fire & Life (London—City bd.).
- WHITNEY, THOMAS HENRY, Cambrian.
- WHITSON, SIR THOMAS B, LL.D., Scottish Union & National.
- WHITTAKER, ARTHUR, British Oak.
- " Merchants' & Manufacturers'.
- WHITTINGHAM, WM., London & Lancashire (Bradford).
- WHITTOCK, FREDERICK, Legal Insurance (City).
- WHITWORTH, A., Central.
- " Liverpool & London & Globe (London).
- WHYTE, ROBERT, National of Great Britain.
- " West of Scotland.
- " Edinburgh Assurance.
- WHYTE, ROBERT D., State (Chairman, Rothesay bd.).
- WHYTE, WILLIAM, Scottish Widows' Fund.
- " Railway Passengers.
- WICKLOW, RT. HON. EARL OF, Patriotic.
- WICKS, JOHN G., General Accident (Bristol).
- WIGAN, BRIG.-GEN. J. T., C.B., C.M.G., Phoenix.
- WIGGINS, W. M., J.P., Union (E. Lancashire).
- WIGRAM, OF CLEWER, BARON, Scottish Union & National (London).
- WIGRAM, JOHN, Royal Exchange (Nottingham).
- WILCOCK, FREDERICK, Friends' Provident (London).
- WILKINS, H. C. MARTYN, Launderers' Mutual (Man. Director).
- WILKINS, W. G. M., Launderers' Mutual.
- WILKINSON, COL. G. E., Northern (Chairman, N'castle board).
- WILKINSON, J., Eagle Star (Leeds).
- WILKINSON, W. T., Law Union & Rock (Bristol).
- WILLIAMS, G. C. H., London & Lancs. (Huddersfield).
- WILLIAMS, R. J., Legal (Nottingham).
- WILLCOX, SIR WILLIAM, K.C.I.E., C.B., C.M.G., M.D., F.C.R.P., Medical, Sickness, Annuity & Life.
- WILLEY, C. N. B., Eagle Star (Exeter).
- WILLIAMS, A. C., General Accident (Bournemouth).
- WILLIAMS, EDMUND, Hibernian Fire & General.
- WILLIAMS, EDMUND T. L., J.P., Law Fire (Vice-Chairman).
- WILLIAMS, F. J., British Engine Boiler. Central.
- " Legal.
- " Warden.
- WILLIAMS, FRANK DALGLEISH, Law Fire.
- WILLIAMS, FREDK. JOHN, British Law.
- WILLIAMS, GEOFFREY B., Legal & General.
- WILLIAMS, J. A. SEYMOUR, Legal (Bristol).
- WILLIAMS, JOHN, M.A., General Accident (Maidstone).
- WILLIAMS, MAJ.-GEN. SIR J. H., G.C.V.O., K.C.B., C.M.G., General Accident, Fire & Life.
- " General Life.
- " Road Transport & General.
- WILLIAMS, L. F. MONTAGUE, B.A., British Law (Brighton & S. Coast).
- WILLIAMS, LT.-COL. SIR RHYS, Bt., D.S.O., K.C., D.L., Atlas Assurance.
- WILLIAMS, ROMER, D. L., J.P., Law Fire.
- " Law Accident.
- " Legal & General.
- WILLIAMS, SIR S., K.B.E., Municipal Mutual.
- WILLIAMS, T., National Farmers Union Mutual.
- " Avon Insurance.
- WILLIAMS, W., LLOYD, Liverpool & London & Globe (Birmingham).
- WILLIAMS-ELLIS, R. J.P., Agricultural & General.
- WILLIAMS-WYNN, SIR W., Bt., K.C.B., Alliance Assurance. (Chairman, Wrexham board).
- WILLIAMSON, E. F., Insurance Engineers (Chairman).
- WILLIAMSON, J. J., J.P., State Assurance (Aberdeen).
- WILLIAMSON, R. M. LL.B., Norwich Union Fire (Ab'deen.).
- " Norwich Union Life (Aberdeen).
- WILLINGDON, MARQUESS OF, G.C.S.I., London & Lancashire.
- WILLIS, ARTHUR D'ANVERS, Atlas.
- WILLIS, HENRY, Cornhill (Deputy Chairman).
- " London Life (President).
- WILLMER, A. W., J.P., State Assurance (Chairman).
- " British Equitable.
- WILLMER, CHARLES, National Federation of Meat Traders.
- WILLOUGHBY, BRIG.-GEN. HON. C. S. H. D., C.B., C.M.G., (Phoenix West End).
- WILLWAY, H. J., General Accident (Bristol).
- WILSON, ARCHIBALD B. B., Law Fire.
- " Life Association of Scotland (London).
- WILSON, A. J., Anglo-Saxon.
- WILSON, C. J. C., British Law (Bristol & S.W.).
- WILSON, GEO. E., London & Lancashire (Morley).
- WILSON, RT. HON. SIR GUY FLEETWOOD, G.C.I.E., K.C.B., K.C.M.G., North British & Mercantile.
- WILSON, J. E., Commercial of Ireland.
- WILSON, J. HERBERT, C.A., Caledonian.
- " Scottish Plate Glass.
- WILSON, JAMES OSWALD, Commercial of Ireland.
- WILSON, REV. JOHN, M.B.E., Baptist Insurance.
- WILSON, JOHN, Legal (Glasgow).
- WILSON, R. G. M., General Accident (Cambridge).
- WILSON, LT.-COL. SIR M. J., K.B.E., Yorkshire.
- WILSON, SIR ROBERT, D.L., J.P., General Accident, Fire & Life (Chairman, Glasgow board).
- WILSON, THOMAS, Alliance (Bury St. Edmunds).
- WILSON, W. H., British Law (Southampton).
- WILTON, H. G., F.I.A., Norwich Union Fire.
- " Norwich Union Life.
- WIMBLE, L. B., English & American.
- WINCH, LT.-COL. GEORGE BLUETT, Northern (London).
- " Indemnity Marine.
- WINCH, MAJOR STANLEY B., Eagle Star (Norwich).
- WINDER, MARK, Guardian Eastern (Manchester).
- WINMILL, THOMAS FIELD, Tobacco Insurance.
- WINN, H. J., National Farmers Union Mutual.
- " Avon Insurance.
- WINTER, A. T., London Guarantee & Accident.
- WINTERBOTTOM, OSCAR D., Commercial Union (Manchester).
- WISE, E. N., Imperial Chemicals Insurance.
- WISEMAN, D. H., General Accident (E. London).
- WISEMAN, REV. F. LUKE, B.A., Methodist Insurance.
- WISEMAN, JOHN K., Royal London Mutual (Jt. Man. Dir.).
- WISHART A., W.S., Guardian (Edinburgh).
- WITHAM, W. F., London & Lancashire (Chairman, Blackburn board).
- WITT, SIR R. C., C.B.E., Fine Art & General.
- WOLLEN, C. S., Commercial Union (Exeter).
- WOLVERTON, RT. HON. LORD, North British & Mercantile (extraordinary).
- WOOD, SIR A. N. L., Bt., N. B. & M. (Newcastle).
- WOOD, BROOKS CROMPTON, C.B.E., State.
- WOOD, H. ERNEST, J.P., Baptist (Chairman).
- WOOD, T. COLIN D., British Law (West End board).
- WOOD, T. M., North British & Mercantile (Dundee).
- WOODALL, LT.-COL. H. W., C.I.E., M.I.C.E., British Engine Boiler & Electrical.
- WOODBIDGE, CECIL M., Westminster Fire.
- " Mercantile & General.
- WOODBIDGE, CYRIL F., M.C., Norwich Union Fire (London).

- WOODHEAD, E., Congregational (Chairman).
 " Municipal Mutual (Chairman).
 WOODHOUSE, LT.-COL. HAROLD S., Scottish Amicable Life (Bristol).
 WOODHOUSE, H., LL.D., J.P., State (Chairman, Hull bd.).
 WOODROFFE, ALLEN, Union Assurance.
 WOODS, ALFRED, O.B.E., Elders Insurance.
 WOODSEND, H. D., British & Foreign (Deputy Chairman).
 " Thames & Mersey Marine.
 WOODWARD, W. F., London & Manchester.
 WOODWARD, W. O., Timber & General Mutual.
 WOOLCOMBE, B. R., British Law.
 WOOLCOMBE, G. D., Commercial Union (Exeter).
 WOOLLEY, F., J.P., Palatine (Southampton).
 WOOLLEY-HART F., Ocean (West End).
 WORKMAN, W. A., F.I.A., Legal & General (Man. Dir.).
 " Aviation & General.
 " Gresham Fire & Accident (Man. Dir.).
 " Gresham Life (Man. Dir.).
 WORRALL, BERTRAM, Phoenix (Bristol).
 WORSWICK, R., London & Lancs. (Chairman, Bury bd.).
 WORT, FRANCIS H., Phoenix (Southampton).
 WORTHINGTON, J. LEIGH, North British & Mercantile (Manchester).
 WORTLEY, S. W., General Accident (Southend).
 WOTHERSPOON, ROBERT, Century.
 WRIGHT, SIR BERNARD S., Union (Nottingham).
 WRIGHT, C. W., British Law (Newcastle).
 WRIGHT, G. M., Drapers' & General.
 WRIGHT, HUBERT, General Accident (Leeds).
 WRIGHT, W. E., London & Lancashire (Haltax).
 WRIGHT, WILLIAM, Commercial Union (Dudley).
 WRIGHT, COL. SIR WM. CHARLES, Bt., K.B.E., C.B., Midland Employers' Mutual.
 WRIGHTSON, SIR GUY, Bt., D.L., T.D., Scottish Amicable (extraordinary).
 WRIGLEY, ARTHUR E., London & Lancashire (Chairman, Oldham board).
 WYCHERLEY, R. B., Legal & General (West End).
 WYKEHAM-FIENNES, CARVL, Norwich Union Fire (Dublin).
 " Norwich Union Life (Dublin).
 WYKES, E. W., Gresham Life.
 " Gresham Fire & Accident.
 WYLDRORE-SMITH, SIR EDMUND, Guardian.
 WYLES, V., J.P., National Federation of Meat Traders.
 WYLIE, WILLIAM A., Scottish Boiler & General.
 WYLIE, HON. W. E., K.C., Royal Exchange (Dublin).
 WYLLIE, GEORGE, Employers' Mutual (Chairman).
 WYNN, COL. R. V., D.L., Royal Exchange (Liverpool).
 YARBOROUGH, EARL OF, London & Lancashire (N. Lincs.).
 YARROW, H. E. COLEBROOK, State (London).
 YATES, J. R., General Accident, Fire & Life.
 YATES, O., National Motor & Accident.
 YEAMAN, I. D., British Law (Bristol & S. Wales).
 YEARSLEY, J. H. A., General Accident (Southampton).
 YEO, J. STANBURY, General Accident (Plymouth).
 YEO, WILLIAM H., London & Lancashire (Cardiff).
 YORK, W. C. J., Guardian Assurance (Bristol).
 YORKE, BRIG.-GEN. RALPH M., C.M.G., D.S.O., Royal Insurance (London).
 YORKE, VINCENT W., National Provident.
 YOUNG, ARTHUR, Fine Art & General.
 YOUNG, A. E., Royal Exchange (Brighton).
 YOUNG, A. FRANCIS, Edinburgh Assurance.
 " National of Great Britain.
 " West of Scotland.
 YOUNG, FRANCIS R., Commercial Union (Aberdeen).
 " Union Assurance (Aberdeen).
 YOUNG, J. J. B., Alliance (Yorks & Derby board).
 YOUNG, J. M., Royal Insurance (Edinburgh).
 YOUNGER OF LECKIE, RT. HON. THE VISCOUNT North British & Mercantile.
 YOUNGER, CAPT. J. P., Scottish Licenses Mutual.
 YOUNGER, HARRY GEORGE, Scottish Union & National (Chairman).
 YOUNGS, JAMES, General Accident (Norwich).
 ZACHARIAS, F. A. P., Union Marine & General.

Are you a subscriber to THE INSURANCE ORPHANAGE? It is well worthy of your support.

The Institution is not an Orphanage in the ordinary acceptance of the term—it has no Homes or Schools, and, therefore, no uniform dress.

It is a **FUND** built up by insurance men to benefit Insurance orphans.

The Orphanage is a self-help Institution. Accordingly, no one can receive its benefits without the qualification of membership.

There is no voting or balloting. Money grants are sent direct to the parent or guardian.

The minimum subscription of an annual member is 5s. per annum, with an entrance fee at the rate of 5s. for every whole year since the age of twenty, during which the applicant has been engaged in Insurance (maximum entrance fee 30s.). The minimum subscription of a life member is a payment in one sum of £3 3s. In any case, either of an annual member or a life member, the minimum subscription may be increased by such sum as the General Committee consider to be warranted by the circumstances.

Of every Pound paid to the Orphanage, less than one shilling goes in expenses.

Grants average about £40 per annum per beneficiary.

Further particulars may be obtained from the Secretary, The Insurance Orphanage, 20, Aldermanbury, London, E.C.2.

SYNOPSIS of the NEW ASSURANCES and REVENUE

LIFE ASSURANCE COMPANIES AND

NOTES.—Column 15 includes Dividends and Bonuses to Shareholders, Bonuses to Policyholders in Cash or Reduction of Premiums, etc. Column 17: The Investment Reserves shown herein relate to the Life Fund. Other Investment Reserves are included in Column 14 of the Profit and Loss Table. In a few cases, indicated by special notes, Column 17 is also used for sundry other funds.

(Continued on next page.)

New Business (NET).						INCOME.		
Year ending	Number of Policies.	Assurances	Annual Premiums.	Single Premiums.	Premiums (net).	Consideration for Annuities.	Rent, Interest and Profit on Investments, less Income Tax and depreciation of Investments.	Other Income
Col. 1	2	3	4	5	6	7	8	9
		£	£	£	£	£	£	£
African Life UNITED KINGDOM BUSINESS—								
31 Dec. '33	954	415,146	13,105	1,812	45,851	143,346	—	—
" '34	674	306,083	12,341	3,931	54,603	77,100	—	—
" '35	718	340,749	22,573	13,038	68,566	160,490	—	—
" '36	745	401,021	12,117	10,951	75,585	111,689	—	—
" '37	2,022	627,057	18,768	113,286	76,324	156,544	—	—
WHOLE WORLD BUSINESS—								
31 Dec. '33	7,370	2,884,420	104,146	9,291	660,408	156,383	283,026	—
" '34	7,783	3,226,370	116,188	9,524	691,509	94,934	292,612	—
" '35	7,716	3,498,899	139,127	20,203	732,467	165,357	311,671	—
" '36	9,118	4,271,023	142,982	22,324	796,097	112,781	332,520	—
" '37	11,057	5,075,458	168,250	129,100	966,839	163,407	357,523	—
Alliance								
31 Dec. '33	5,120	3,222,985	84,381	113,897	1,446,736	214,471	913,684	6,884
" '34	5,070	3,589,939	89,489	84,478	1,433,769	210,708	929,088	346
" '35	5,214	3,579,859	92,245	116,221	1,469,733	268,414	941,688	330
" '36	5,211	3,525,540	89,139	128,897	1,508,346	314,155	1,081,021	312
" '37	6,234	3,836,386	108,707	109,432	1,520,776	252,465	1,140,765	317
Atlantic								
31 Dec. '33	5	1,454	97	—	1,067	—	1,438	78
" '34	16	1,600	106	—	1,037	—	1,409	102
" '35	16	3,811	202	—	1,232	—	1,418	59
" '36	36	4,947	224	320	1,483	—	1,498	78
" '37	161	42,105	2,046	—	2,559	—	1,657	34
Atlas								
31 Dec. '33	3,813	2,853,995	74,062	64,682	974,911	652,674	425,472	203
" '34	5,117	3,244,709	86,973	93,298	1,025,519	577,770	468,760	196
" '35	4,943	3,564,157	87,249	56,039	1,034,725	595,640	575,747	227
" '36	5,872	4,315,147	99,646	89,959	1,120,471	419,081	558,502	228
" '37	6,264	4,536,416	114,932	62,028	1,166,699	454,493	571,443	221
Australian Mutual Provident UNITED KINGDOM BUSINESS—								
31 Dec. '33	552	229,746	9,868	19,266	385,024	12,785	—	—
" '34	683	374,203	14,932	58,174	391,724	33,908	—	—
" '35	790	592,684	20,583	138,865	482,182	12,271	—	—
" '36	840	516,322	18,261	73,872	440,672	9,866	—	—
" '37	829	612,789	23,134	105,920	486,829	5,106	—	—
WHOLE WORLD BUSINESS—								
31 Dec. '33	28,733	11,878,563	366,376	189,012	5,578,672	116,969	3,084,711	\$,221
" '34	33,953	13,610,587	417,276	442,720	5,783,618	295,727	3,439,969	6,869
" '35	46,282	18,497,937	577,838	583,116	6,303,190	166,361	3,679,624	—
" '36	55,306	21,510,993	663,860	596,946	6,736,923	145,011	3,754,773	110,139
" '37	62,823	23,850,324	736,281	412,422	7,028,293	124,322	3,866,828	58,838
Beacon								
31 Dec. '33	2,910	859,589	31,698	4,866	357,569	22,018	154,248	82
" '34	2,962	878,235	34,710	9,908	377,686	21,355	153,974	83
" '35	3,454	1,049,234	40,952	7,593	396,010	8,915	157,394	70
" '36	3,948	1,152,749	43,663	31,644	447,312	8,744	162,277	92
" '37	3,849	1,232,325	43,494	19,359	450,163	10,895	166,486	93
Blackburn Assurance								
31 Dec. '33	3,493	261,625	13,238	684	94,955	—	24,369	28
" '34	3,733	321,400	16,723	659	101,751	—	27,787	29
" '35	3,825	322,775	16,423	1,771	109,391	—	28,856	31
" '36	3,770	320,700	16,111	2,101	116,898	—	30,735	32
" '37	3,994	321,425	15,974	2,586	123,443	—	32,944	33
Blackburn Philanthropic Mutual								
31 Dec. '33	—	—	—	—	5,463	—	1,899	—
" '34	—	—	—	—	6,881	—	2,005	—
" '35	—	—	—	—	7,693	—	2,105	—
" '36	—	—	—	—	8,467	—	2,206	—
" '37	—	—	—	—	9,709	—	2,496	—
Britannic								
31 Dec. '33	19,857	3,182,023	154,306	24,404	1,165,011	15,256	368,164	313
" '34	22,685	3,641,508	178,180	23,062	1,239,373	12,548	409,991	332
" '35	20,599	3,654,012	163,812	31,863	1,299,793	11,063	427,540	326
" '36	20,222	3,865,341	159,763	16,035	1,340,656	15,784	437,379	355
" '37	17,617	3,593,768	153,963	18,261	1,387,528	11,552	460,200	390

ACCOUNTS (ORDINARY BRANCH) for 1933-34-35-36-37

SOCIETIES operating in the United Kingdom

NOTES, continued—Some Offices render a separate Annuity Revenue Account, but in the following Table the figures have been combined with those of the Life Revenue Account. The figures of Funds which are closed to new entrants, rendered separately by purchasing Offices, are not included in the tabulations. The amounts of the Paid-up Capital of Proprietary Companies may be ascertained by referring to the Directory given on pages 81—287 of this ALMANACK.

OUTGO.								
Claims paid and outstanding.		Surrenders. (including surrenders of bonus).	Annuities.	Commis- sion & other Expenses.	Other Outgo. (see headnote.)	Life and Annuity Funds, ex- cluding Paid up Capital.	Invest- ment Re- serve Fund. (see headnote.)	Notes.
By death	By maturity.							
10	11	12	13	14	15	16	17	18
£	£	£	£	£	£	£	£	
African Life								
2,294	—	2,113	7,258	10,320	—	—	—	
1,757	—	2,220	18,288	9,133	—	—	—	
1,309	—	4,039	28,489	10,923	—	—	—	
7,107	1,325	3,136	40,026	11,552	—	—	—	
4,948	1,372	7,169	51,130	12,852	—	—	—	
150,882	188,551	244,801	8,451	182,609	39,290	5,298,856	450,000	
147,825	147,669	180,531	20,582	213,065	13,916	5,654,824	450,000	
202,954	158,554	156,569	33,153	216,677	67,392	6,029,021	500,000	
188,167	174,812	125,450	43,211	237,752	38,351	6,433,359	522,375	
188,949	258,551	117,836	54,721	306,424	29,761	6,969,884	330,340	
Alliance								
1,015,270	575,389	155,374	105,480	149,451	49,225	23,786,240	—	
907,141	612,002	237,183	115,428	148,657	143,161	24,196,575	—	
888,737	634,507	148,172	124,684	153,899	33,082	24,893,659	—	
963,005	623,725	151,082	143,620	158,522	74,687	25,632,850	—	
972,375	746,719	134,296	145,058	157,725	57,454	26,333,546	—	
Atlantic								
—	475	146	—	430	—	28,115	—	
—	1,032	242	—	298	27	29,063	—	
200	233	129	—	359	—	30,850	—	
597	413	—	—	411	—	32,490	—	
38	3,408	170	—	2,263	—	30,861	—	
Atlas								
243,332	159,806	173,214	211,530	132,119	23,524	10,147,740	—	
282,209	197,768	151,286	254,578	135,589	28,854	11,144,833	—	
244,553	201,272	150,561	296,068	140,304	41,771	12,276,643	—	
353,952	246,366	155,881	327,520	147,049	6,574	13,108,862	—	
307,173	230,061	123,992	352,317	157,794	3,565	14,046,618	—	
Australian Mutual Provident								
106,733	113,973	58,156	9,907	*6,295	**16,433	—	—	
126,129	125,515	46,597	11,419	*8,590	**16,346	—	—	
151,903	131,905	38,273	13,804	*12,933	**9,916	—	—	
81,536	114,478	46,565	20,647	*11,098	**12,070	—	—	
132,987	205,180	44,847	20,772	*13,226	**11,062	—	—	
		*Commission only.		**Bonuses				
2,329,291	1,463,498	1,262,344	61,461	686,843	263,869	77,425,972	2,266,148	
2,453,456	1,487,509	1,124,251	73,649	751,430	393,812	80,665,246	2,268,106	
2,730,763	1,528,364	1,002,210	102,688	874,550	289,798	84,177,992	2,267,965	
2,655,121	1,506,874	988,582	112,411	944,280	558,299	88,256,572	2,170,466	
2,807,624	1,631,335	937,100	121,427	991,495	443,319	92,470,317	2,102,503	
Beacon								
78,198	151,086	40,743	1,227	77,942	21,839	3,515,695	146,125	
58,970	157,707	31,121	2,886	80,735	2,661	3,734,712	187,138	
65,499	179,833	27,986	4,117	93,104	2,052	3,924,511	177,874	
70,170	196,291	35,494	4,520	100,526	10,290	4,115,644	178,733	
74,782	177,645	34,842	5,133	100,226	2,450	4,348,203	137,671	
Blackburn Assurance								
9,052	17,212	11,460	—	11,839	201	590,051	60,000	
10,105	46,134	10,474	—	13,228	217	634,344	60,000	
10,435	46,178	10,582	—	14,768	398	684,642	60,000	
10,722	31,542	11,935	—	15,777	510	755,717	—	
10,957	36,880	10,917	—	16,047	542	830,223	60,000	
Blackburn Philanthropic Mutual								
1,096	734	258	—	563	—	40,506	—	
1,240	2,376	217	—	712	—	44,846	—	
1,624	4,348	406	—	786	—	47,481	—	
2,298	1,635	349	—	861	1,042	51,970	2,500	
1,412	1,527	736	—	981	32	59,486	2,500	
Britannic								
157,446	414,219	190,387	2,948	152,450	58,573	8,775,081	*400,000	
158,117	563,720	178,081	4,313	167,570	82,302	9,250,182	*430,000	
177,941	588,240	165,153	5,046	172,156	52,869	9,793,133	*460,000	
178,920	461,059	146,974	5,905	176,766	67,858	10,515,284	*500,000	
188,022	555,423	132,602	7,060	181,418	86,073	11,185,171	*540,000	

*Ordinary branch fund only.

NEW BUSINESS (NET)						INCOME.		
Year ending	Number of Policies.	Assurances.	Annual Premiums.	Single Premiums.	Premiums (net).	Consideration for Annuities.	Rent, Interest and Profit on Investments, less Income Tax and depreciation of Investments.	Other Income.
Col 1	2	3	4	5	6	7	8	9
		£	£	£	£	£	£	£
British Equitable (allied with State)								
31 Dec. '33	909	655,034	14,360	2,942	153,009	4,124	69,978	53
" '34	1,121	786,558	17,755	701	153,251	3,870	69,588	62
" '35	1,146	866,441	16,248	3,023	158,613	4,099	70,856	66
" '36	1,266	829,354	19,060	1,645	165,432	4,490	68,188	72
" '37	1,366	834,743	17,323	71	170,024	2,255	68,847	70
British General (allied with Commercial Union)								
31 Dec. '33	1,164	654,070	23,695	63,555	223,515	5,274	43,709	35
" '34	1,228	660,474	25,738	12,619	187,060	29,044	32,888	41
" '35	1,381	760,485	29,429	24,469	217,416	10,242	57,266	46
" '36	1,538	871,089	34,977	38,453	260,032	5,695	59,208	54
" '37	1,723	897,434	36,605	8,332	253,132	4,597	65,383	73
British Life								
31 Dec. '33	—	—	—	—	735	—	1,125	1
" '34	—	—	—	—	654	—	1,101	—
" '35	—	—	—	—	563	—	1,266	1
" '36	—	—	—	—	368	—	1,042	707
" '37	—	—	—	—	152	—	657	—
Caledonian								
31 Dec. '33	1,956	1,472,379	40,497	35,267	556,511	53,519	265,262	162
" '34	2,466	1,606,100	44,730	14,379	538,494	62,876	294,045	233
" '35	2,475	1,685,886	40,355	22,951	553,641	122,141	294,456	157
" '36	2,874	2,039,320	49,236	19,064	571,466	139,538	308,242	132
" '37	3,041	2,166,349	53,018	25,156	599,058	113,664	311,979	143
Canada Life								
UNITED KINGDOM BUSINESS—								
31 Dec. '33	4,414	2,300,259	71,631	213,293	1,069,010	1,233,205	—	122,046
" '34	3,791	2,363,873	57,538	320,257	1,167,874	1,513,173	—	164,283
" '35	3,268	2,160,965	63,349	95,019	945,149	398,943	—	147,611
" '36	2,772	1,752,235	58,329	9,315	862,411	270,967	—	134,622
" '37	3,002	1,862,906	61,579	12,143	873,688	218,525	—	—
WHOLE WORLD BUSINESS—								
31 Dec. '33	13,515	7,981,860	211,295	253,084	4,758,591	2,203,553	1,753,210	435,812
" '34	13,081	8,726,003	200,764	363,750	4,716,608	2,744,632	2,040,268	459,917
" '35	13,739	8,809,796	231,367	146,858	4,419,576	1,114,557	2,023,485	583,912
" '36	14,624	9,648,974	240,447	51,705	4,304,952	840,730	1,898,994	495,121
" '37	15,895	11,442,663	285,175	37,246	4,309,055	804,758	2,002,337	419,667
Century (included in Friends' Provident)								
31 Dec. '33	135	137,161	3,178	—	86,582	6,868	*70,175	30
" '34	147	134,537	3,193	105	78,151	4,418	68,678	135,027
" '35	176	160,433	3,878	—	74,411	7,421	60,593	26
" '36	210	215,861	5,475	2,029	75,517	11,768	62,144	23
" '37	207	171,905	4,648	82	72,503	14,658	57,981	19
*Not allowing for £175,000 provision for depreciation of investments								
Clergy Mutual (allied with London Life)								
31 Dec. '33	—	—	—	—	112,016	—	203,885	2,179
" '34	—	—	—	—	102,491	—	176,969	1,227
" '35	—	—	—	—	96,738	—	210,761	9,671
" '36	—	—	—	—	90,030	—	143,100	10,869
" '37	—	—	—	—	83,419	—	135,162	2,272
Clerical, Medical & General (allied with Employers' Liability)								
31 Dec. '33	2,571	1,992,989	61,878	103,271	921,554	197,024	523,508	177
" '34	2,781	2,139,392	59,574	59,613	909,057	173,918	545,479	197
" '35	2,853	2,511,048	65,966	123,489	987,510	253,778	574,329	187
" '36	3,250	2,842,794	72,227	50,281	954,495	376,455	573,138	207
" '37	3,146	3,239,348	78,124	72,371	1,016,961	268,884	548,224	199
Colonial Mutual								
UNITED KINGDOM BUSINESS—								
31 Dec. '33	3,212	2,094,741	86,973	17,365	313,909	22,615	127,164	162
" '34	3,021	2,514,743	102,705	16,814	364,814	2,933	239,727	164
" '35	2,676	2,631,145	101,355	27,152	454,510	2,600	120,887	165
" '36	2,572	3,110,313	114,152	76,562	573,816	7,115	135,743	28,610
" '37	2,404	3,676,585	133,077	81,873	663,005	10,972	143,812	184
WHOLE WORLD BUSINESS—								
31 Dec. '33	12,813	7,366,776	298,117	51,619	1,624,687	27,515	631,231	1,186
" '34	16,551	9,323,831	378,101	29,853	1,718,724	10,311	1,132,563	1,192
" '35	18,889	11,613,479	446,121	149,072	2,112,038	22,638	561,473	865
" '36	20,396	12,801,389	47,8455	220,760	2,459,858	41,323	618,214	107,447
" '37	18,951	12,887,585	472,342	356,626	2,819,496	42,594	660,221	1,028

Outgo.								Notes.
Claims paid and outstanding.		Surrenders. (including surrenders of bonus).	Annuities.	Commission & other Expenses.	Other Outgo. (see headnote.)	Life and Annuity Funds, excluding Paid up Capital.	Investment Reserve Fund. (see headnote.)	
By death.	By maturity.							
10	11	12	13	14	15	16	17	18
£	£	£	£	£	£	£	£	
British Equitable								
69,334	82,859	32,760	2,011	29,952	1,364	1,698,120	—	
49,195	155,897	25,167	2,348	33,809	2,640	1,655,835	—	
55,489	103,896	19,465	2,643	35,202	1,375	1,671,400	—	
68,752	90,706	20,908	2,825	36,669	1,125	1,688,597	—	
46,289	78,870	17,150	2,785	37,984	1,135	1,745,581	—	
British General								
14,307	16,229	16,087	2,853	23,173	—	1,233,633	—	
35,056	59,370	12,399	3,300	23,673	1,883	1,366,985	—	
21,672	58,944	15,853	5,362	27,177	7	1,512,551	—	
27,346	21,490	14,881	5,596	32,504	4	1,735,719	—	
27,111	31,388	17,178	6,189	34,512	6	1,942,521	—	
British Life								
341	1,878	608	—	234	—	27,527	10,000	
1,285	800	381	—	237	36	28,540	10,000	
674	1,836	566	—	225	1,398	23,674	10,000	
1,739	118	6,823	—	303	—	16,809	10,000	
658	1,193	4,527	—	235	—	11,513	10,000	
Caledonian								
225,350	197,047	114,896	55,435	90,045	2,290	7,378,491	—	
254,689	286,983	68,666	70,518	93,853	4,296	7,495,134	—	
207,284	285,292	62,674	73,270	92,781	2,421	7,741,807	—	
236,764	289,992	65,151	79,088	95,898	1,939	7,953,739	—	
228,895	292,853	94,147	85,562	104,653	3,104	8,169,369	—	
Canada Life								
139,973	329,618	244,308	335,078	*111,428	**115,736	—	—	
250,493	376,435	172,330	403,220	*116,684	**148,034	—	—	
137,515	641,906	161,703	449,885	*86,793	**144,536	—	—	
167,525	966,973	153,073	448,204	*80,936	**149,697	—	—	
147,338	404,443	130,766	449,048	—	—	—	—	
		*Commission only.		**Bonuses.				
1,611,171	588,912	2,764,855	691,692	1,188,384	387,379	44,028,170	410,959	
1,587,672	598,672	2,176,236	861,957	1,158,213	519,119	47,086,727	410,957	
1,322,445	874,575	1,889,644	1,087,168	1,087,089	628,274	47,717,229	410,959	
1,512,105	1,278,101	1,110,137	956,153	969,428	920,165	48,510,938	410,959	
1,554,490	703,909	1,006,401	1,050,291	1,066,192	824,803	49,840,669	410,958	
Century								
45,119	151,962	23,325	5,996	8,658	414	1,750,149	—	
34,877	207,339	15,659	5,822	7,815	5,144	1,740,864	—	
33,836	134,021	16,123	4,998	7,441	590	1,686,206	—	
32,628	119,089	12,551	6,141	7,552	65	1,657,632	—	
30,692	128,162	15,032	6,304	7,526	50	1,615,027	—	
Clergy Mutual								
246,793	70,578	33,826	8,388	7,380	48,665	3,956,101	197,100	
227,999	78,326	16,718	8,387	5,787	47,628	3,851,944	205,400	
199,363	56,929	26,422	8,080	5,269	45,414	3,827,637	194,800	
242,278	54,612	19,233	7,883	4,898	44,759	3,697,923	182,700	
239,613	52,264	19,254	7,394	4,534	42,546	3,553,170	170,000	
Clerical, Medical & General								
359,826	128,365	109,987	88,454	133,591	22,412	12,092,704	—	
464,385	154,153	142,865	98,381	127,767	19,355	12,714,449	—	
339,946	139,845	87,258	109,911	136,972	91,702	13,624,617	—	
373,644	168,182	123,602	123,794	162,806	537,613	14,039,269	—	
439,996	172,552	170,455	138,687	152,537	27,999	14,771,312	—	
Colonial Mutual								
68,987	83,914	24,909	5,029	*104,940	**8,735	—	—	
65,282	127,729	19,900	6,440	*111,575	**14,261	—	—	
50,758	136,347	22,055	6,918	*120,124	**7,213	—	—	
72,489	119,079	29,501	6,506	139,861	*6,208	—	—	
79,117	137,336	38,677	7,088	*147,054	*323	—	—	
		*Commission only.		**Bonuses.				
377,747	437,438	219,383	11,208	406,066	118,113	12,063,187	—	
388,829	498,931	190,986	13,158	441,229	177,470	13,225,374	—	
409,605	557,672	167,636	14,366	493,497	105,180	14,186,432	—	
552,334	738,519	169,417	15,057	555,984	89,730	15,308,234	—	
540,001	752,339	248,379	18,686	560,008	1,100	16,210,434	500,000	

New Business (Net).						Income.		
Year ending	Number of Policies.	Assurances.	Annual Premiums.	Single Premiums.	Premiums (net)	Consideration for Annuities.	Rent, Interest and Profit on Investments, less Income Tax and depreciation of Investments.	Other Income
Col. 1	2	3	4	5	6	7	8	9
		£	£	£	£	£	£	£
Commercial Union								
31 Dec. '33	6,990	3,930,545	131,221	160,655	1,771,166	500,438	831,095	1,269
" '34	7,437	4,630,681	144,794	119,100	1,763,316	664,479	904,878	1,213
" '35	7,849	5,119,903	168,406	89,180	1,796,115	477,004	952,341	1,091
" '36	8,238	5,533,211	169,183	48,735	1,849,516	461,407	967,827	1,130
" '37	9,203	6,076,523	190,105	33,799	1,921,493	379,768	969,650	1,059
Confederation UNITED KINGDOM BUSINESS—								
31 Dec. '33	2,292	1,526,214	36,284	118,924	413,101	237,446	—	—
" '34	2,589	1,528,579	41,155	151,328	491,132	315,573	—	—
" '35	2,061	1,189,032	34,687	87,432	429,378	156,029	—	—
" '36	1,791	1,217,809	38,181	57,845	386,897	150,157	—	—
" '37	1,876	1,405,492	41,901	38,001	434,246	322,396	—	—
WHOLE WORLD BUSINESS—								
31 Dec. '33	11,913	7,120,579	185,630	218,253	2,506,150	320,048	910,656	374,465
" '34	13,199	8,719,451	222,624	266,022	2,571,355	421,074	935,133	391,489
" '35	13,997	9,979,937	249,774	256,610	2,584,559	237,419	913,343	783,913
" '36	13,686	8,896,239	227,719	324,789	2,720,938	324,158	1,149,290	396,835
" '37	15,081	9,296,010	243,969	206,083	2,755,113	459,280	1,157,855	359,984
Co-operative (ORDINARY)—								
31 Dec. '33	18,091	2,675,124	142,462	94,462	993,472	50,081	296,616	65
" '34	20,352	3,103,453	154,676	121,543	1,120,528	48,333	291,233	75
" '35	21,650	3,320,893	171,656	98,350	1,155,645	54,849	300,255	86
" '36	21,153	3,459,297	171,511	95,241	1,295,555	51,491	312,797	106
" '37	21,043	3,461,388	173,231	86,142	1,396,709	38,923	362,130	104
COLLECTIVE LIFE SECTION—								
31 Dec. '33	—	—	—	—	442,985	—	3,230	—
" '34	—	—	—	—	451,161	—	2,846	—
" '35	—	—	—	—	476,253	—	1,487	—
" '36	—	—	—	—	482,152	—	3,983	—
" '37	—	—	—	—	528,668	—	4,113	—
Crown Life of Canada UNITED KINGDOM BUSINESS—								
31 Dec. '34	50	18,249	624	—	1,037	100	—	—
" '35	127	56,391	2,013	—	3,529	1,000	—	1,046
" '36	291	216,996	6,404	26,090	37,051	23,872	—	1,156
" '37	471	317,652	8,112	1,306	17,096	45,007	—	886
WHOLE WORLD BUSINESS—								
31 Dec. '34	12,124	5,675,684	159,156	13,689	867,080	80,633	211,192	15,570
" '35	13,224	5,791,655	157,069	42,224	944,323	66,788	246,218	38,999
" '36	12,075	6,015,579	163,171	161,572	1,149,314	83,345	304,637	163,479
" '37	13,136	5,604,561	167,715	40,098	1,091,269	213,015	261,931	72,834
Customs Annuity								
5 Jan. '34	221	105,725	1,620	—	31,312	1,100	29,227	4,000
" '35	232	116,675	2,036	1,699	34,337	1,431	30,616	4,000
" '36	190	96,617	1,627	326	33,652	250	31,092	4,000
" '37	205	102,650	1,768	146	34,353	—	30,854	4,000
" '38	200	96,475	1,561	620	35,548	475	30,892	4,000
Dominion of Canada General UNITED KINGDOM BUSINESS—								
31 Dec. '35	67	22,497	492	76	723	—	—	—
" '36	92	34,162	687	—	1,238	—	—	—
" '37	165	71,642	1,468	634	3,595	—	—	—
WHOLE WORLD BUSINESS—								
31 Dec. '35	1,026	296,025	6,304	333	46,072	3,314	9,468	—
" '36	1,155	360,013	8,600	—	52,846	12,395	12,172	—
" '37	1,379	458,460	11,528	3,040	61,545	14,570	13,189	—
Eagle Star								
31 Dec. '33	2,494	2,290,461	51,746	23,425	814,254	206,555	696,326	291
" '34	2,497	2,404,263	60,378	31,691	825,822	205,136	593,232	289
" '35	2,454	2,754,680	63,009	30,734	825,211	130,042	618,428	301
" '36	2,690	5,733,647	124,907	34,822	887,288	183,333	620,792	261
" '37	2,792	10,464,781	194,844	36,645	1,029,383	91,791	599,909	236
Ecclesiastical								
28 Feb. '34	177	63,198	2,761	1,982	24,403	21,750	14,160	3
" '35	182	58,305	2,309	1,563	25,341	15,757	15,857	4
" '36	181	59,705	2,437	685	25,983	14,180	16,777	4
" '37	206	68,005	2,843	436	27,529	15,914	17,959	3
" '38	187	53,742	2,163	1,801	30,045	16,379	18,562	4
Economic								
31 Dec. '33	43	21,870	954	—	5,674	—	6,631	2
" '34	40	13,890	468	2,501	8,595	—	5,523	—
" '35	116	46,284	1,661	146	7,871	—	5,274	1
" '36	215	61,781	2,144	428	9,428	—	6,779	3
" '37	227	75,745	2,042	3,358	13,510	—	8,084	5
Edinburgh (figures included with Commercial Union)								
31 Dec. '33	—	—	—	—	93,887	—	165,625	34
" '34	—	—	—	—	82,872	—	171,380	34
" '35	—	—	—	—	74,762	—	146,691	31
" '36	—	—	—	—	67,329	—	151,177	23
" '37	—	—	—	—	61,707	—	141,466	24
Equitable								
31 Dec. '33	*1,638	1,089,001	*38,236	29,837	517,619	104,510	340,427	264
" '34	*2,200	1,459,751	*58,872	29,974	529,738	188,580	367,223	337
" '35	*2,651	1,337,073	*59,161	19,039	565,301	174,762	382,235	242
" '36	*3,633	1,707,808	*81,063	37,587	606,803	233,452	396,874	159
" '37	*3,378	1,934,984	*75,637	76,013	707,237	203,394	425,762	152

*Including deferred and contingent annuity contracts.

Outgo.

Claims paid and outstanding.		Surrenders, (including surrenders of bonus).	Annuities.	Commiss-ion & other Expenses.	Other Outgo. (see headnote.)	Life and Annuity Funds, ex-cluding Paid up Capital.	Invest-ment Re-serve Fund. (see headnote.)	Notes.
By death.	By maturity.							
10	11	12	13	14	15	16	17	18
£	£	£	£	£	£	£	£	
Commercial Union								
495,570	558,703	276,402	137,571	221,810	271,821	21,565,714	—	
523,353	783,071	186,768	173,667	226,919	121,028	22,884,794	—	
417,483	1,019,877	182,864	206,252	229,071	66,539	23,989,260	—	
564,947	651,865	154,829	225,122	237,399	176,155	25,258,824	—	
587,879	672,187	139,413	245,152	244,138	109,191	26,532,834	—	
Confederation								
69,330	114,079	54,385	82,799	—	—	—	—	
52,898	141,035	70,563	10,383	—	—	—	—	
58,775	118,605	96,216	112,682	—	—	—	—	
59,490	202,890	49,102	122,045	—	—	—	—	
127,786	198,962	71,048	126,024	—	—	—	—	
642,482	278,346	1,107,846	106,156	602,708	996,209	18,407,601	—	
555,830	325,762	984,835	127,044	622,206	719,992	20,328,305	—	
546,087	304,030	871,108	142,579	606,497	695,599	21,817,396	—	
603,587	377,222	753,405	166,788	679,320	800,356	21,719,016	820,000	
722,190	389,244	690,705	173,557	633,000	628,134	24,754,835	—	
Co-operative								
109,792	265,058	95,620	7,697	144,566	9,559	6,588,753	412,300	
115,174	508,417	95,127	11,947	158,152	9,090	7,151,017	—	
118,732	654,260	95,933	15,371	165,207	9,289	7,633,061	—	
133,707	457,500	98,257	19,534	173,580	9,662	8,400,750	—	
145,092	396,693	104,279	22,726	175,882	10,622	9,343,222	—	
449,952	—	—	—	6,580	12,876	54,092	—	
433,112	—	—	—	6,666	4,072	64,249	—	
440,332	—	—	—	7,030	9,167	87,460	—	
461,094	—	—	—	7,272	22,460	92,768	—	
499,984	—	—	—	9,880	17,768	97,917	—	
Crown Life of Canada								
—	—	27	—	*226	—	—	—	
—	206	286	476	*1,004	*120	—	—	
—	288	16	2,375	*7,052	*88	—	—	
2,077	891	1,257	3,054	*6,389	*144	—	—	
109,046	—	253,759	8,487	300,467	68,664	3,992,261	—	
137,965	29,274	222,225	13,993	300,218	88,855	4,496,062	—	
187,990	46,092	189,237	16,298	332,320	147,043	5,277,856	—	
181,445	57,718	170,408	20,306	368,386	179,054	5,917,978	—	
Customs Annuity								
32,271	—	235	1,051	4,148	3,448	673,570	15,000	
55,359	—	446	1,203	4,488	3,207	679,251	15,000	
30,501	—	82	1,218	3,904	2,936	709,603	15,000	
27,408	—	193	1,132	4,418	2,884	742,772	15,000	
34,568	—	154	1,156	3,873	2,706	771,129	15,000	
Dominion of Canada General								
—	—	—	—	*208	—	—	—	
—	—	44	—	*335	—	—	—	
514	2,000	116	—	*576	—	—	—	
8,332	—	8,685	663	14,673	390	192,726	—	
6,401	411	7,590	1,126	17,492	1,026	232,875	—	
9,391	3,782	10,308	1,717	20,804	3	274,791	—	
Eagle Star								
654,584	416,140	143,121	74,484	142,614	12,818	14,562,111	—	
714,490	566,886	118,559	89,132	143,760	50,642	14,484,963	—	
805,638	501,875	107,124	97,741	144,407	17,524	14,384,336	—	
662,408	415,854	103,303	104,042	148,969	26,261	14,447,003	—	
692,280	430,972	79,818	112,721	159,068	24,231	14,669,232	—	
Ecclesiastical								
3,801	4,788	4,926	778	1,385	94	340,027	75,000	
451	6,169	6,272	1,411	1,612	1,394	380,676	75,000	
2,442	7,338	6,073	1,678	1,597	284	419,209	75,000	
5,482	19,490	5,072	2,187	1,771	198	447,466	75,000	
5,613	10,259	6,954	2,350	1,881	60	486,340	—	
Economic								
1,500	—	2,104	—	752	—	143,472	—	
4,000	1,600	270	—	852	—	150,898	—	
1,000	1,200	948	—	1,476	—	159,420	—	
—	521	485	—	1,975	—	172,649	—	
2,636	2,345	952	—	2,412	—	185,903	—	
Edinburgh								
176,082	141,236	35,075	10,932	7,511	4,085	3,350,710	200,000	
215,843	154,184	34,858	10,909	6,630	4,653	3,369,141	200,000	
174,665	110,374	25,251	10,117	5,981	13,137	3,251,100	200,000	
161,275	129,633	17,355	9,747	5,386	2,736	3,135,280	—	
147,346	128,908	13,823	9,550	4,937	4,866	3,019,761	—	
Equitable								
312,750	78,017	95,832	67,253	42,654	8,956	8,448,723	—	
275,788	126,315	88,647	75,877	40,826	7,257	8,919,891	—	
318,797	107,832	98,172	92,156	40,864	45,193	9,339,415	—	
313,257	116,200	104,988	105,690	48,368	13,539	9,874,660	—	
357,692	114,923	144,673	120,380	50,171	5,715	10,417,653	—	

NEW BUSINESS (NET).						INCOME.		
Year ending	Number of Policies.	Assurances.	Annual Premiums	Single Premiums.	Premiums (net).	Consideration for Annuities.	Rent, Interest and Profit on Investments, less Income Tax and depreciation of Investments.	Other Income.
Col. 1	2	3	4	5	6	7	8	9
		£	£	£	£	£	£	£
Equity and Law								
31 Dec. '33	932	2,916,436	70,430	311,074	862,455	1,793,535	503,991	222
" '34	1,150	2,909,577	69,827	468,066	1,042,932	2,055,579	813,199	211
" '35	1,756	3,931,322	89,904	994,215	1,587,037	2,398,634	807,182	330
" '36	1,947	4,658,910	116,754	1,096,280	1,813,948	2,510,226	921,860	317
" '37	2,260	4,667,681	134,490	736,934	1,525,629	1,997,639	827,004	235
Friends' Provident and Century Life Office (includes Century)								
31 Dec. '33	2,344	1,887,892	44,626	52,769	633,829	391,054	*327,764	122
" '34	2,711	2,300,833	52,958	102,840	701,391	778,801	411,187	225,131
" '35	2,675	2,275,717	54,922	172,093	789,960	931,017	406,513	133
" '36	2,796	2,502,110	58,991	167,652	819,093	1,291,188	454,470	136
" '37	2,835	2,680,312	72,112	73,144	758,790	1,217,023	504,396	151
*Not allowing for £150,000 provision for depreciation of investments.								
General Accident, Fire and Life (Includes General Life figures)								
31 Dec. '33	3,443	2,308,950	56,861	47,947	491,934	47,023	167,898	2,875
" '34	4,303	2,840,292	64,221	25,936	493,148	70,692	169,668	2,401
" '35	4,253	2,884,687	65,420	13,548	518,442	55,961	185,090	167,490
" '36	4,446	2,854,496	68,494	9,896	547,547	59,722	259,984	1,562
" '37	4,617	2,843,642	72,048	5,061	575,116	63,014	222,908	849
General Life (allied with General Accident, Fire & Life)								
31 Dec. '33	3,443	2,308,951	56,862	47,947	430,844	46,385	136,384	670
" '34	4,303	2,840,292	64,221	25,936	440,791	70,094	138,082	256
" '35	4,253	2,884,687	65,420	13,549	469,147	55,410	153,955	165,948
" '36	4,446	2,854,496	68,494	9,896	502,296	59,151	229,787	243
" '37	4,617	2,843,643	72,048	5,061	533,865	62,101	189,857	340
Gresham Life (allied with Legal and General)								
31 Dec. '33	5,419	2,167,358	100,243	20,902	914,485	90,309	401,740	187
" '34	6,456	2,603,201	122,277	10,793	934,775	112,728	418,032	226
" '35	7,487	3,369,803	153,104	6,878	997,837	145,530	421,385	176
" '36	8,308	3,758,931	175,580	17,605	1,096,724	153,258	425,702	166
" '37	7,916	3,538,303	155,010	18,589	1,164,664	112,996	435,352	186
Guardian								
31 Dec. '33	1,955	1,426,158	44,392	33,627	598,650	81,769	282,610	475
" '34	1,983	1,569,061	47,314	18,134	600,767	75,943	288,889	440
" '35	2,128	1,584,760	47,519	12,972	612,619	120,755	301,550	490
" '36	2,199	1,759,725	46,773	22,561	640,451	84,442	302,100	415
" '37	2,388	1,815,725	49,027	26,112	662,129	83,647	312,211	394
Guardian Eastern (allied with Guardian)								
31 Dec. '33	21	20,921	395	3,627	8,316	802	2,316	6
" '34	41	34,657	1,032	1,075	6,518	1,542	2,365	260
" '35	52	34,979	1,284	625	6,872	5,495	2,610	266
" '36	60	48,046	1,045	2,050	8,941	2,975	3,081	334
" '37	67	40,396	1,119	1,873	9,432	1,988	2,742	394
Ideal Life (15 mths.)								
30 Dec. '33	1,594	294,038	12,279	722	21,121	405	3,024	2
31 Dec. '34	1,126	174,450	9,110	340	26,421	300	4,941	448
" '35	1,356	213,358	10,958	723	36,580	—	3,605	1,149
" '36	1,480	180,386	9,590	1,435	44,598	—	6,591	6
" '37	1,291	166,273	8,805	808	51,936	—	7,021	8
Imperial of Canada								
UNITED KINGDOM BUSINESS—								
31 Dec. '33	470	468,830	11,479	2,309	27,734	31,072	—	—
" '34	531	557,718	13,502	1,674	39,206	31,897	—	—
" '35	560	533,561	12,425	14,226	52,973	17,919	—	—
" '36	455	408,939	15,551	6,295	64,603	10,922	—	209
" '37	496	508,925	17,912	29,495	93,673	17,639	—	2,584
WHOLE WORLD BUSINESS—								
31 Dec. '33	7,214	3,958,634	125,113	6,992	1,897,342	50,890	655,540	144,783
" '34	8,215	4,294,988	135,366	8,265	1,867,629	47,459	669,431	175,725
" '35	8,411	4,125,111	134,146	26,383	1,874,680	75,176	638,393	147,768
" '36	7,613	3,880,414	128,681	17,009	1,804,743	104,913	655,963	209,006
" '37	8,844	4,506,679	144,885	41,405	1,739,973	217,633	681,342	214,877
Irish National								
31 Dec. '33	659	105,550	5,374	85	35,361	—	5,211	8
" '34	647	107,455	5,645	—	35,899	—	6,587	10
" '35	798	126,118	6,470	—	36,757	—	\$—11,309	9
" '36	889	128,350	6,411	—	39,120	—	5,904	9
" '37	830	126,188	6,060	—	40,955	—	5,923	11
Law Union & Rock (allied with London & Lancashire)								
31 Dec. '33	2,999	2,365,061	52,340	11,874	697,886	50,404	402,757	2,263
" '34	3,897	2,681,044	59,233	13,851	703,673	63,474	421,404	1,915
" '35	3,528	2,455,471	57,242	31,599	737,556	68,329	412,828	1,926
" '36	4,092	2,745,927	61,440	14,849	742,713	74,133	424,074	2,086
" '37	3,842	2,606,269	53,437	12,825	746,971	38,842	417,989	2,069
Legal & General								
31 Dec. '33	18,726	12,118,317	220,780	586,465	2,776,635	1,298,458	1,000,960	1,430
" '34	21,733	14,641,566	363,577	537,103	2,990,857	1,737,099	1,080,208	3,062
" '35	19,848	15,763,690	498,372	497,057	3,252,847	1,188,296	1,245,561	2,231
" '36	21,926	16,897,581	603,212	567,474	3,779,752	1,577,317	1,811,766	3,339
" '37	21,082	18,549,226	603,904	600,116	4,385,743	1,647,917	1,442,028	1,895
Licenses & General Commenced Life Business 8th April, 1936.								
31 Dec. '36 (9 mos.)	306	168,393	3,660	10,705	14,125	2,591	667	1
" '37	451	205,392	4,523	847	8,544	3,176	1,288	5

†In addition, deferred annuities, etc. (per annum) for year 1933 £395,567; 1934 £611,507

Outgo.

Claims paid and outstanding.		Surrenders. (including surrenders of bonus).	Annuities.	Commis- sion & other Expenses.	Other Outgo. (see headnote.)	Life and Annuity Funds, ex- cluding Paid up Capital.	Invest- ment Re- serve Fund. (see headnote.)	Notes.
By death.	By maturity.							
10	11	12	13	14	15	16	17	18
£	£	£	£	£	£	£	£	
Equity & Law								
411,340	133,015	40,335	122,092	148,159	9,357	12,951,961	100,000	
390,472	198,552	43,595	319,907	156,194	8,017	15,747,146	100,000	
465,872	242,515	80,825	483,784	200,561	54,087	18,878,392	100,000	
362,644	120,700	110,755	669,744	223,274	8,407	22,622,218	100,000	
543,107	121,653	53,001	852,934	223,016	106,559	25,077,457	100,000	
Friends' Provident and Century Life Office								
157,651	110,565	76,366	60,805	132,458	11,570	7,958,103	—	
279,947	242,614	77,494	87,130	154,273	43,545	9,189,609	—	
198,875	273,387	72,183	139,491	155,412	17,805	10,460,079	—	
190,098	187,928	67,055	198,009	175,167	14,493	12,192,217	—	
201,025	221,016	71,762	292,660	178,174	118,049	13,589,890	—	
General Accident, Fire & Life								
120,293	193,206	89,357	8,153	101,365	2,975	3,783,596	175,000	
134,557	148,002	51,266	11,496	103,145	1,844	4,069,194	175,000	
179,487	224,426	58,278	16,719	107,070	1,204	4,400,765	—	
143,137	178,434	49,926	20,199	109,688	102,213	4,665,984	100,000	
154,425	210,695	46,956	24,032	119,821	30,810	4,941,132	130,000	
General Life								
114,657	145,055	73,900	4,992	90,660	2,691	2,813,869	175,000	
118,873	95,784	39,620	8,417	93,970	1,444	3,104,982	175,000	
161,889	159,468	49,892	13,707	98,443	1,199	3,464,841	—	
124,849	115,544	39,616	17,167	105,163	99,811	3,754,168	100,000	
137,498	146,099	40,540	20,996	115,696	1,683	4,049,207	130,000	
Gresham Life								
213,065	400,949	190,435	43,021	228,284	43,608	9,067,541	—	
219,413	363,889	142,517	49,064	239,122	63,953	9,455,344	—	
249,697	372,161	154,043	54,877	278,094	277,854	9,633,546	—	
249,723	410,351	135,338	63,463	298,959	11,735	10,139,827	—	
265,721	398,911	129,807	69,442	306,857	829,572	9,852,917	—	
Guardian								
194,414	199,444	83,266	25,671	82,618	4,022	7,159,501	—	
232,329	166,159	46,792	29,469	82,608	1,659	7,423,801	—	
295,616	277,168	58,638	34,167	84,085	144,961	7,783,674	—	
227,774	235,548	47,930	38,647	87,997	6,313	8,166,873	—	
287,440	265,705	61,859	41,942	90,229	2,345	8,475,734	—	
Guardian Eastern								
1,109	158	46	225	1,163	—	51,257	—	
2,585	95	113	296	1,183	—	57,670	—	
2,537	2,724	520	465	1,351	—	65,317	—	
—	3,000	166	688	1,577	—	75,217	—	
1,070	5,593	103	870	1,441	—	80,695	—	
Ideal Life								
424	333	147	—	5,125	—	52,560	—	
251	254	359	26	4,919	3,025	75,836	739	
1,380	407	507	38	5,702	484	108,651	—	
2,564	2,567	1,103	38	6,447	—	147,077	—	
1,557	1,929	1,267	37	6,482	2,000	192,442	1,039	
Imperial of Canada								
4,772	3,950	3,104	2,270	*5,685	*1,174	—	—	
513	205	11,402	4,106	*8,568	*1,515	—	—	
7,321	514	666	6,974	*8,816	*2,600	—	—	
6,249	—	4,365	10,284	*9,983	*9,937	—	—	
3,098	6,027	3,844	8,048	*12,320	*3,336	—	—	
*Commission only. **Bonuses.								
503,102	143,153	917,685	5,203	396,208	635,783	13,192,826	—	
438,472	127,977	780,613	9,575	401,448	549,543	13,645,442	—	
395,077	125,936	683,053	16,793	409,003	420,593	14,331,005	—	
454,836	159,805	585,860	23,260	423,318	397,165	15,061,386	—	
462,099	140,832	505,160	24,668	466,058	399,365	15,917,027	—	
Irish National								
4,113	23,572	6,089	—	10,524	—	204,445	—	
3,440	32,126	2,764	—	10,022	—	198,588	—	
4,383	25,230	3,919	—	3,767	—	178,639	—	
1,485	27,247	2,462	—	12,903	—	179,575	—	
4,511	13,347	2,409	—	11,431	15,012	179,755	—	
Law Union & Rock								
357,389	322,923	115,679	36,625	121,486	11,424	10,978,615	—	
419,150	359,268	98,720	39,732	134,285	6,156	11,026,379	—	
373,325	398,249	92,301	43,462	119,502	26,965	11,193,214	—	
429,310	282,387	75,796	46,650	119,816	9,045	11,473,216	—	
453,007	308,029	121,493	49,209	120,236	5,748	11,621,365	—	
Legal & General								
743,978	745,814	389,314	197,383	506,932	47,802	24,964,680	—	
778,428	737,215	392,850	286,520	545,480	24,961	27,920,452	—	
842,307	670,048	419,155	368,809	549,133	24,629	30,735,307	—	
1,002,788	796,662	419,194	400,803	583,328	14,633	33,840,071	—	
857,718	1,445,781	502,633	619,556	629,685	95,590	37,166,692	—	
Licenses & General Commenced Life Business 8th April, 1936								
—	—	—	119	1,467	—	15,799	—	
—	—	—	281	2,138	—	26,395	—	

1935 £1,273,624; 1936 £1,709,753; 1937 £2,214,403. § Interest £6,200, Depreciation of Investments, £11,509

NEW BUSINESS (NET)						INCOME.		
Year ending	Number of Assurances, Policies.	Annual Premiums.	Single Premiums.	Premiums (net).	Consideration for Annuities.	Rent, Interest and Profit on Investments, less Income Tax and depreciation of Investments.	Other Income.	
Col. 1	2	3	4	5	6	7	8	9
		£	£	£	£	£	£	£
Life Association of Scotland								
31 Dec. '33	2,773	1,476,517	45,376	89,136	597,537	39,275	303,243	203
" '34	3,036	1,529,534	47,483	52,679	565,877	83,385	304,044	200
" '35	3,038	1,568,013	48,127	50,951	582,423	71,805	312,839	208
" '36	3,249	1,661,096	51,816	34,686	582,548	44,947	339,646	209
" '37	3,108	1,619,294	46,789	35,475	602,035	44,526	314,322	221
Liverpool & London & Globe (allied with Royal) (excluding Globe Fund)								
31 Dec. '33	3,592	2,103,801	66,383	62,762	849,069	74,085	416,982	800
" '34	4,407	2,359,483	78,698	49,149	867,348	69,116	435,399	598
" '35	4,502	2,430,601	78,648	42,395	884,368	39,984	450,748	596
" '36	6,815	3,211,028	103,714	35,192	944,856	38,134	462,982	510
" '37	6,201	2,886,475	89,917	23,275	981,898	39,825	479,378	514
Liverpool Victoria F.S.								
31 Dec. '33	25,131	2,608,578	—	—	388,400	—	45,201	9,200
" '34	33,215	3,482,120	—	—	519,202	—	56,015	12,650
" '35	35,410	3,827,590	—	—	661,724	—	70,671	12,400
" '36	35,586	3,960,611	—	—	781,640	—	88,114	13,600
" '37	33,877	3,859,004	—	—	920,514	—	111,271	12,900
London Assurance								
31 Dec. '33	2,726	2,306,418	66,932	31,767	692,062	116,095	288,403	134
" '34	3,021	2,376,133	70,096	52,159	742,991	129,344	306,341	145
" '35	3,698	2,763,674	85,103	23,110	764,431	211,809	326,994	153
" '36	3,156	2,823,869	73,657	62,239	837,456	186,077	349,735	389
" '37	3,635	2,956,153	83,107	33,110	853,476	122,229	365,754	457
London Guarantee & Accident (allied with Phoenix)								
31 Dec. '33	—	—	—	—	18,103	—	11,171	—
" '34	—	—	—	—	13,825	—	9,921	—
" '35	—	—	—	—	12,139	—	8,188	—
" '36	—	—	—	—	10,153	—	7,753	—
" '37	—	—	—	—	9,035	—	6,883	—
London Life								
31 Dec. '33	1,845	2,513,773	77,871	68,420	1,787,370	202,166	879,714	—
" '34	2,153	2,503,452	74,933	51,504	1,568,263	290,931	880,167	—
" '35	2,008	2,805,707	78,892	38,279	1,549,187	168,847	1,095,954	—
" '36	2,011	2,701,930	77,699	46,484	1,616,040	125,729	783,751	—
" '37	2,079	2,709,416	78,134	37,530	1,672,695	111,471	804,748	—
London & Manchester								
24 Mar. '34	31,959	4,058,988	190,269	107,673	1,172,735	74,064	330,826	1,816
" '35	33,881	4,459,550	207,341	87,215	1,229,384	128,309	366,093	2,033
" '36	33,572	4,690,312	217,642	79,202	1,309,453	56,290	395,283	2,285
" '37	30,295	4,316,168	199,703	97,740	1,382,195	25,765	417,480	2,470
" '38	27,473	4,041,161	184,677	68,269	1,402,251	24,070	451,961	3,029
London & Scottish (including Scottish Metropolitan & Welsh)								
31 Dec. '33	1,722	864,648	25,704	19,333	348,268	15,342	176,519	60
" '34	2,532	1,317,934	35,592	23,681	359,910	10,359	182,108	66
" '35	3,283	2,083,871	56,269	60,726	409,097	24,447	179,764	66
" '36	3,132	1,942,838	57,971	39,649	411,669	6,233	176,741	66
" '37	2,715	1,892,266	53,788	23,656	415,331	3,454	173,363	87
Manufacturers Life								
UNITED KINGDOM BUSINESS—								
31 Dec. '33	1,178	849,362	20,407	20,741	144,499	50,211	—	—
" '34	1,484	967,619	25,313	5,355	155,654	50,869	—	—
" '35	1,475	1,000,498	28,176	18,251	178,819	47,837	—	4,336
" '36	1,648	1,076,033	28,025	5,236	190,396	35,670	—	7,985
" '37	1,624	1,067,659	28,724	13,969	217,344	85,380	—	—
WHOLE WORLD BUSINESS—								
31 Dec. '33	23,356	10,982,960	321,389	161,748	3,756,405	196,128	1,135,123	422,848
" '34	25,928	12,272,732	366,969	199,288	3,784,726	243,360	1,033,714	266,894
" '35	24,671	12,297,623	382,993	274,503	3,910,835	436,300	1,058,263	227,977
" '36	21,726	11,131,241	344,374	366,605	3,812,365	626,680	1,069,884	446,630
" '37	23,446	11,680,393	380,440	374,612	4,000,135	755,446	1,096,148	412,801
Marine & General								
31 Dec. '33	586	415,145	15,590	16,549	225,619	10,117	149,487	238
" '34	682	426,996	17,446	27,195	239,964	5,013	152,722	183
" '35	845	471,068	18,168	20,539	236,812	9,009	157,613	181
" '36	774	462,325	16,092	27,201	247,734	4,920	156,053	170
" '37	917	525,342	19,605	6,823	235,558	6,848	160,696	199
Medical Sickness, Annuity & Life								
31 Dec. '33	575	527,561	9,690	914	78,527	2,413	17,484	27
" '34	483	459,706	10,396	188	92,011	1,010	20,805	25
" '35	516	451,405	11,513	—	101,269	2,107	24,321	31
" '36	444	442,655	10,445	197	111,857	3,471	26,695	30
" '37	449	447,550	10,388	118	123,207	4,261	27,046	35
Mercantile & General (Reinsurance only)								
31 Dec. '33	1,503	506,680	9,570	12,542	70,517	—	22,262	3,349
" '34	897	397,192	5,958	2,530	77,954	—	21,652	4,167
" '35	2,975	732,067	10,183	1,566	101,297	—	17,179	—
" '36	3,880	1,037,601	14,334	21,342	95,464	2,000	12,420	1,230
" '37	4,698	1,064,173	16,566	10,244	83,024	—	12,784	—

Outgo.								
Claims paid and outstanding.		Surrenders. (including surrenders of bonus).	Annuities	Commu- sion & other Expenses.	Other Outgo. (see headnote.)	Life and Annuity Funds, ex- cluding Paid up Capital.	Invest- ment Re- serve Fund. (see headnote.)	Notes.
By death.	By maturity.							
10	11	12	13	14	15	16	17	18
£	£	£	£	£	£	£	£	
Life Association of Scotland								
304,276	169,173	96,873	27,797	108,647	26,096	7,863,782	—	
312,242	258,398	79,085	29,592	111,116	6,989	7,522,865	—	
343,542	211,357	72,570	35,420	110,573	3,865	7,712,813	—	
353,070	186,963	67,591	37,903	114,244	27,231	7,880,160	—	
281,410	209,564	61,204	38,813	117,226	4,455	8,128,590	—	
Liverpool & London & Globe								
327,432	248,062	102,156	65,507	90,916	3,136	11,052,365	—	
298,571	414,177	91,203	64,297	93,475	117,689	11,345,515	—	
266,968	333,780	95,786	72,756	95,491	7,045	11,853,417	—	
321,513	311,734	64,870	70,523	103,290	5,090	12,426,211	—	
386,588	395,554	62,395	69,274	107,382	2,413	12,904,220	—	
Liverpool Victoria F.S.								
24,136	19,760	32,313	—	105,750	432	1,105,652	3,662	
38,098	34,793	38,861	—	142,496	111	1,433,921	5,224	
42,382	35,567	48,025	—	168,502	1,103	1,873,099	7,981	
57,199	29,785	62,225	—	178,630	516	2,421,092	10,338	
64,211	28,032	76,882	—	192,865	310	3,095,725	12,390	
London Assurance								
189,043	134,953	63,140	48,586	103,310	2,745	7,657,989	—	
181,246	143,285	77,737	57,633	109,425	3,131	8,239,354	—	
199,151	143,211	90,410	72,595	114,624	1,720	8,901,029	—	
239,466	220,868	77,836	81,973	121,745	48,114	9,462,194	—	
317,521	194,365	64,624	94,877	121,360	25,621	9,985,741	—	
London Guarantee & Accident								
4,364	4,365	2,715	4,023	1,715	19	251,576	—	
3,190	5,192	5,245	1,932	1,487	6	255,270	—	
8,059	21,170	4,291	1,932	1,319	5	238,821	—	
2,791	23,210	1,638	1,794	1,120	5	226,169	—	
4,340	22,964	1,838	1,586	1,008	1	210,349	—	
London Life								
406,947	173,282	255,534	132,748	95,375	260,804	17,701,827	922,000	
347,224	346,022	297,332	149,797	77,000	235,085	18,938,729	1,055,900	
425,788	453,598	266,235	171,367	82,491	246,802	20,100,937	1,075,200	
507,868	231,277	299,644	178,631	83,437	311,433	21,014,166	1,095,100	
388,926	282,039	243,431	181,021	87,503	277,483	22,142,695	1,114,000	
London & Manchester								
131,746	275,040	134,251	29,800	179,251	22,360	7,818,148	300,000	
130,513	373,857	136,161	36,247	189,986	36,938	8,626,734	300,000	
148,837	370,826	127,043	46,132	204,576	21,500	9,436,065	300,000	
158,387	359,972	126,034	48,209	206,479	22,443	10,307,401	300,000	
163,125	443,067	136,017	49,787	204,496	21,939	11,135,281	300,000	
London & Scottish								
260,894	199,956	135,298	8,321	75,750	452,818	4,315,987	263,108	
186,838	187,856	96,056	9,526	79,883	11,448	4,298,823	276,072	
181,368	165,948	102,020	11,231	87,021	11,106	4,351,474	275,453	
165,333	181,016	99,157	14,048	87,402	12,472	4,386,693	289,069	
193,885	179,063	78,092	14,137	87,933	10,839	4,367,427	297,133	
Manufacturers Life								
19,557	50,528	27,167	12,433	*16,567	**14,520	—	—	
25,086	24,796	28,808	16,856	*19,519	**14,878	—	—	
30,489	23,845	36,326	25,815	*18,102	**17,004	—	—	
22,425	11,940	28,107	35,651	*20,826	**12,569	—	—	
23,982	19,201	27,159	51,536	—	—	—	—	
*Commission only. **Bonuses.								
949,458	446,869	1,990,413	32,253	809,189	1,178,967	22,676,370	169,520	
829,507	337,838	1,536,579	60,766	828,966	894,712	23,543,820	205,479	
792,992	332,762	1,215,476	69,822	831,629	802,742	25,125,227	308,219	
841,440	362,939	1,052,628	117,088	864,724	771,140	27,070,728	—	
830,243	341,516	922,333	150,708	869,385	759,969	29,461,104	—	
Marine & General								
92,897	115,198	45,530	14,064	43,045	6,759	3,585,191	—	
101,296	125,414	14,508	14,463	44,019	6,557	3,676,818	—	
116,269	134,849	43,799	14,874	43,592	7,324	3,654,723	—	
80,453	105,236	20,483	14,806	42,624	7,091	3,792,906	—	
138,014	130,506	22,469	14,997	45,054	6,983	3,838,183	—	
Medical Sickness, Annuity & Life								
12,770	3,507	2,083	4,483	6,654	425	450,822	9,000	
20,071	2,993	3,071	4,385	6,065	457	527,632	9,000	
14,435	2,441	2,692	4,532	6,236	417	624,606	9,000	
6,180	8,356	3,018	4,497	6,348	6,207	732,053	20,000	
7,924	6,094	2,718	4,773	7,984	3,013	854,096	20,000	
Mercantile & General								
42,295	1,704	63,285	—	9,151	—	456,157	—	
36,091	6,208	60,762	—	11,274	—	445,594	—	
44,129	13,960	90,595	—	13,296	*130,347	271,743	—	
22,184	4,265	11,035	364	16,800	*33,328	245,020	—	
34,098	520	1,462	485	19,331	860	284,073	—	

(*Including reserves on transfers to risk premium basis.)

NEW BUSINESS (Net).						INCOME.		
Year ending	Number of Policies	Assurances.	Annual Premiums.	Single Premiums.	Premiums (net).	Consideration for Annuities.	Rent, Interest and Profit on Investments, less Income Tax and depreciation of Investments.	Other Income.
Col. 1	2	3	4	5	6	7	8	9
		£	£	£	£	£	£	£
Commenced life business in 1934.								
Mutual Property Life & General								
31 Dec. '36	1,808	545,166	24,198	22,393	64,486	2,308	12,042	7,500
" '37	1,699	533,998	23,040	19,761	77,988	4,630	10,057	1,700
Mutual Life & Citizens'								
UNITED KINGDOM BUSINESS—								
31 Dec. '33	130	59,985	2,697	1,217	32,648	—	—	—
" '34	316	162,320	7,423	—	37,390	—	—	—
" '35	312	185,313	6,965	2,807	44,414	—	—	—
" '36	446	284,702	9,315	6,929	56,636	284	—	—
" '37	519	311,714	11,166	1,189	60,645	—	—	—
WHOLE WORLD BUSINESS—								
31 Dec. '33	10,217	*4,015,142	142,146	104,837	1,402,330	1,279	668,208	—
" '34	10,694	4,179,584	146,776	95,611	1,437,823	2,448	761,898	—
" '35	13,617	4,807,596	167,507	110,866	1,537,958	—	772,686	—
" '36	20,353	6,937,561	238,469	262,351	1,824,207	3,554	829,115	—
" '37	23,357	8,025,513	281,110	2,004,635	1,929,684	8,522	865,501	—
*Does not include £1,261,900 of Term Assurance written in conjunction with other classes of policy.								
National & Colonial								
31 Dec. '37	—	—	—	—	44,575	—	659	—
National Farmers Union Mutual								
31 Dec. '33	598	277,461	7,961	2,871	26,625	—	2,910	15
" '34	833	365,511	9,500	3,130	36,017	1,070	6,050	15
" '35	1,025	483,877	12,168	1,062	45,870	—	6,708	25
" '36	950	528,849	11,855	52,239	107,418	3,228	8,814	23
" '37	1,400	630,562	16,536	2,145	69,840	25,481	15,537	34
National & Local Government Officers' Mutual								
31 Dec. '33	948	234,650	8,703	204	28,164	—	2,992	—
" '34	1,089	272,026	9,175	—	36,055	—	5,767	—
" '35	1,189	340,156	10,443	25	43,767	—	7,136	—
" '36	945	275,699	8,645	216	52,173	—	8,001	—
" '37	1,044	277,034	8,993	47	58,929	—	9,514	—
National Mutual								
31 Dec. '33	673	616,108	20,716	23,551	374,219	26,410	**585,546	300
" '34	876	805,768	25,318	13,050	366,506	45,287	*770,183	702
" '35	1,027	809,800	31,982	5,394	374,682	59,890	†455,553	742
" '36	1,111	903,227	32,801	3,392	388,034	41,970	†578,281	1,725
" '37	1,301	1,037,771	39,743	5,328	413,280	22,955	‡790,991	—
**Interest income £221,533; balance of profit on securities realised and revalued £363,963								
*Interest income £237,832; balance of profit on securities realised or revalued £532,351								
†Interest income £252,665; balance of profit on securities realised or revalued £202,888								
‡Interest income £267,523; balance of profit on securities realised or revalued £310,758								
§Interest income £270,437; balance of profit on securities realised and revalued £554.								
National Mutual of Australasia (UNITED KINGDOM BUSINESS)								
30 Sept. '33	2,216	1,227,145	38,576	36,191	662,599	39,210	—	—
" '34	2,604	1,320,475	44,957	48,175	687,843	18,998	—	—
" '35	3,101	1,541,444	54,739	22,056	674,273	13,584	—	—
" '36	3,456	1,687,085	61,620	12,049	695,184	9,877	—	—
" '37	3,569	1,771,006	62,419	4,802	720,535	15,573	—	—
WHOLE WORLD BUSINESS—								
30 Sept. '33	17,907	7,475,195	254,363	69,581	3,115,697	122,610	1,424,209	299
" '34	22,958	9,037,807	327,119	63,274	3,217,434	33,049	1,601,394	237
" '35	26,841	9,866,550	365,690	83,835	3,318,782	88,088	1,611,115	312
" '36	31,263	11,146,682	414,493	28,788	3,508,104	40,176	1,689,403	104
" '37	33,862	12,075,519	450,102	46,606	3,770,622	109,824	1,725,114	173
National Provident								
31 Dec. '33	2,505	1,390,790	48,735	60,022	790,271	41,703	479,387	600
" '34	2,498	1,534,591	54,273	24,631	762,757	64,472	488,022	438
" '35	2,718	1,637,412	64,012	33,019	801,062	94,426	498,607	522
" '36	3,036	1,881,916	75,702	20,144	821,487	96,609	495,506	471
" '37	3,416	2,126,164	79,227	38,212	880,448	108,935	497,746	485
New Ireland (New business Eire only)								
31 Dec. '33	674	116,580	6,898	71	43,301	—	6,501	—
" '34	710	116,386	7,071	2,202	47,442	970	8,234	—
" '35	871	172,942	9,383	355	53,229	196	9,396	—
" '36	966	256,104	13,117	100	61,843	—	10,886	—
" '37	908	196,083	10,206	914	67,230	700	13,194	—
North British & Mercantile								
31 Dec. '33	8,709	4,602,904	158,723	172,875	2,318,814	1,013,300	1,370,417	473
" '34	10,308	5,286,373	179,782	85,085	2,290,443	1,143,499	1,388,496	453
" '35	11,360	5,506,835	192,353	62,318	2,344,156	826,739	1,741,433	355,493
" '36	11,649	5,634,712	191,660	50,412	2,434,453	810,554	1,374,078	494
" '37	11,044	5,619,779	185,159	92,979	2,526,517	829,688	1,386,929	497
Northern (excluding London & Scottish Life Account)								
31 Dec. '33	2,063	1,122,637	38,314	36,104	525,444	118,667	287,338	—
" '34	2,346	1,271,997	41,714	3,337	512,750	94,271	305,561	1,415
" '35	2,706	1,545,042	46,711	10,449	526,857	104,586	356,139	17
" '36	2,921	1,812,540	56,774	10,179	552,680	117,237	322,474	292
" '37	2,911	1,710,736	53,235	13,627	583,850	81,373	331,560	60
Norwich Union								
31 Dec. '33	14,642	8,933,966	352,917	264,346	3,736,683	259,114	1,644,599	3,161
" '34	15,881	10,172,142	415,109	414,814	4,076,129	435,640	1,724,838	2,713
" '35	16,881	10,787,590	433,209	255,833	4,046,527	286,321	1,760,120	12,280
" '36	18,062	11,090,783	436,533	124,538	4,125,527	279,926	1,798,110	2,992
" '37	17,966	11,530,120	425,994	171,559	4,366,328	301,409	1,872,345	2,576

Outgo.

Claims paid and outstanding.		Surrenders. (including surrenders of bonus).	Annuities.	Commission & other Expenses.	Other Outgo. (see headnote.)	Life and Annuity Funds, excluding Paid up Capital.	Investment Reserve Fund. (see headnote.)	Notes
By death.	By maturity.							
10	11	12	13	14	15	16	17	18
£	£	£	£	£	£	£	£	
Mutual Property Life & General								
950	—	3,219	405	35,652	7,482	91,885	—	
1,110	—	5,804	663	37,499	1,394	139,590	—	
Mutual Life & Citizens'								
10,880	34,033	6,836	1,533	*7,752	—	—	—	
19,768	25,766	4,649	1,740	*9,357	**517	—	—	
17,712	18,563	3,224	1,668	*10,941	**1,550	—	—	
12,010	22,143	3,439	1,575	*13,109	*1,444	—	—	
13,521	31,018	3,854	1,697	*12,052	*980	—	—	
470,622	594,677	*Commission only.		**Bonuses.		—	—	
482,295	594,505	235,547	7,218	\$16,191	90,568	15,649,208	490,000	
488,792	628,120	249,629	6,791	189,912	52,238	16,194,491	376,000	
526,872	590,005	193,178	5,984	212,097	—	16,823,949	376,000	
539,999	580,015	164,041	6,090	273,988	143,016	17,747,676	—	
			6,351	290,005	145,306	18,825,663	—	
National & Colonial								
27,612	—	—	—	11,614	—	5,007	—	
National Farmers Union Mutual								
983	—	344	43	3,901	81	67,910	4,241	
564	—	306	110	4,911	—	105,170	—	
1,485	—	681	147	6,876	—	148,585	—	
2,345	192	1,293	193	7,656	—	256,390	—	
3,433	82	1,235	783	11,177	—	350,573	—	
National & Local Government Officers' Mutual								
1,796	3,100	1,124	—	2,248	360	95,419	—	
2,766	2,850	1,498	—	3,451	376	126,300	—	
4,430	6,996	1,693	—	3,911	360	159,813	—	
3,124	3,865	1,394	—	4,465	358	206,782	—	
3,544	5,116	1,498	—	4,677	18	260,371	—	
National Mutual								
181,971	155,425	32,274	13,351	49,888	260,607	5,624,804	250,000	
135,087	179,330	44,846	15,557	54,446	503,226	5,874,990	750,000	
156,835	204,877	25,642	19,232	58,438	6,492	6,294,321	750,000	
171,393	175,841	39,899	23,506	60,377	153,876	6,679,439	900,000	
195,777	174,742	42,315	25,557	63,209	146,130	6,738,915	400,000	
National Mutual of Australasia								
129,682	309,250	86,217	24,821	*23,841	**4,951	—	—	
143,553	231,754	70,742	28,062	*25,048	**3,939	—	—	
89,246	317,139	70,560	27,807	*27,489	**4,395	—	—	
125,084	304,602	64,480	26,544	*31,171	**3,184	—	—	
124,177	408,362	63,320	25,257	*33,780	**2,585	—	—	
		*Commission only.		**Bonuses in cash.		—	—	
993,695	1,235,833	695,675	59,729	392,561	70,430	36,243,175	776,244	
967,045	1,169,968	603,736	68,197	426,108	59,223	37,851,007	790,859	
986,181	1,292,887	522,416	72,070	463,346	62,139	39,161,124	1,115,161	
1,046,547	1,276,331	562,235	72,040	509,085	49,545	40,883,126	1,123,607	
1,022,599	1,404,517	585,328	80,467	555,077	46,236	42,794,134	1,130,588	
National Provident								
401,798	443,101	64,911	22,577	99,352	34,480	11,163,738	—	
397,625	474,056	66,636	23,949	107,119	144,248	11,265,792	—	
253,863	508,178	50,189	27,905	112,636	13,312	11,694,326	—	
339,826	484,617	57,006	33,988	114,534	31,569	12,046,859	—	
292,342	437,511	60,224	40,773	130,705	127,521	12,445,397	—	
New Ireland								
4,440	3,866	2,131	20	9,857	—	190,214	—	
6,345	6,122	1,961	45	9,311	—	223,074	—	
3,667	11,939	2,222	120	11,893	—	254,254	—	
4,070	14,429	1,684	135	12,918	—	293,247	—	
4,776	8,742	1,849	146	13,946	—	343,414	—	
North British & Mercantile								
899,259	741,549	268,909	353,020	412,536	92,272	34,816,068	355,000	
1,217,741	869,482	219,718	400,433	425,248	94,929	36,411,409	350,000	
1,006,648	1,144,829	204,186	456,074	438,589	464,222	37,964,682	—	
1,103,257	1,300,690	190,492	482,024	445,992	257,494	38,804,342	—	
1,001,736	1,409,564	191,077	496,860	441,793	110,559	39,986,384	—	
Northern								
233,184	208,735	55,045	68,697	70,331	3,070	7,436,578	—	
215,245	268,215	54,724	78,161	71,897	2,296	7,660,537	—	
212,358	248,769	28,935	79,685	76,439	53,466	7,838,464	—	
226,725	260,978	38,009	81,852	80,415	16,093	8,127,077	—	
177,229	234,269	42,182	81,581	82,296	5,424	8,500,940	—	
Norwich Union								
899,647	1,327,535	679,870	176,704	566,858	25,928	37,031,782	—	
1,025,198	1,614,270	602,545	200,980	634,665	16,719	39,176,746	—	
1,041,330	1,498,158	469,895	219,421	627,204	12,804	40,687,762	—	
988,316	1,489,634	418,767	231,893	654,424	183,468	42,927,814	—	
957,602	1,709,240	405,525	248,404	659,385	57,664	45,432,651	—	

NEW BUSINESS (NET).						INCOME		
Year ending	Number of Policies.	Assurances	Annual Premiums	Single Premiums.	Premiums (net).	Consideration for Annuities.	Rent, Interest and Profit on Investments, less Income Tax and depreciation of Investments.	Other income.
Col. 1	2	3	4	5	6	7	8	9
		£	£	£	£	£	£	£
Pearl								
31 Dec. '33	44,361	8,761,731	481,651	264,316	5,019,231	104,522	1,411,025	863
" '34	53,887	8,341,969	440,699	196,698	5,010,596	224,054	1,498,206	731
" '35	52,075	8,598,047	433,853	254,858	5,130,118	274,499	1,563,749	737
" '36	52,815	8,801,640	425,133	313,538	5,260,045	184,341	1,643,760	754
" '37	52,571	8,664,444	408,529	309,994	5,301,026	158,477	1,716,849	857
Phoenix								
31 Dec. '33	4,318	3,478,033	97,089	75,094	1,234,305	56,118	710,755	210
" '34	5,032	3,714,234	106,180	90,207	1,278,263	51,495	883,845	464,732
" '35	4,702	3,806,118	93,450	38,299	1,248,107	143,154	856,840	285
" '36	5,501	4,858,712	111,722	27,133	1,285,945	89,005	855,533	290
" '37	5,644	4,921,474	107,244	25,504	1,300,899	80,465	735,255	306
Pilot								
31 Dec. '34	454	143,979	5,694	100	6,379	—	2,403	4
" '35	403	89,758	4,065	618	6,552	770	3,269	1,219
" '36	341	80,465	3,526	1,741	8,089	713	3,617	565
" '37	386	117,800	5,390	6,862	10,194	569	2,978	6,764
Pioneer								
31 Mar. '34	1,155	118,591	5,555	834	40,725	—	15,359	227
" '35	1,166	127,203	4,830	1,824	42,272	—	24,168	88
" '36	1,057	112,692	4,435	100	42,818	—	15,474	42
" '37	961	100,250	3,935	—	42,672	—	17,131	44
" '38	940	105,460	3,940	445	44,515	—	17,355	63
Provident Association of London								
31 Dec. '33	1,095	428,950	13,328	—	245,608	315,809	150,071	5,076
" '34	1,134	438,075	14,194	—	248,059	562,085	176,274	9,391
" '35	1,453	677,525	27,424	—	262,913	706,158	205,342	11,203
" '36	1,437	580,450	18,690	47	269,799	539,072	231,126	8,654
" '37	1,453	581,000	18,084	—	276,312	511,863	247,149	8,833
MONTHLY PAYMENTS BRANCH.								
31 Dec. '33	3,212	1,151,000	26,344	—	249,782	—	117,180	1,527
" '34	3,485	1,228,729	29,474	—	250,492	—	125,574	516
" '35	4,512	1,621,225	39,029	—	257,053	—	131,284	1,213
" '36	4,375	1,629,272	37,851	—	263,959	—	139,761	251
" '37	4,314	1,632,773	37,768	—	271,331	—	146,718	484
Provident Mutual								
31 Dec. '33	17,370	1,889,110	78,335	3,207	941,140	31,357	354,232	275
" '34	18,379	2,027,814	84,073	10,897	975,766	55,106	347,815	227
" '35	21,313	2,272,415	96,868	7,290	1,007,386	29,238	424,103	264
" '36	23,920	2,661,632	102,664	24,907	1,081,484	100,657	445,095	307
" '37	29,058	3,127,161	121,817	17,840	1,142,130	38,112	472,885	7,130
Prudential								
31 Dec. '33	82,350	†21,507,483	1,204,132	934,265	13,183,052	2,140,500	4,658,070	1,048,871
" '34	93,574	†24,028,783	1,292,722	534,805	12,443,227	1,946,445	5,416,619	—
" '35	106,327	†28,744,687	1,471,977	531,042	12,703,944	2,339,519	4,931,864	131,753
" '36	106,494	30,760,699	1,476,029	463,660	13,230,421	1,386,807	5,042,407	265,638
" '37	99,337	32,457,832	1,421,272	306,774	13,726,192	876,940	5,095,123	233,936
†In addition, new sums assured written in connection with foreign reinsurance agreements totalled— 1933 £2,028,166; 1934 £1,500,000; 1935 £1,211,965.								
Refuge								
31 Dec. '33	56,444	6,922,651	454,290	286,506	4,490,462	69,971	1,460,842	1,284
" '34	59,618	8,404,729	455,808	399,826	4,672,537	84,928	1,520,957	1,212
" '35	58,055	8,456,817	481,353	133,277	4,446,695	75,037	1,513,781	1,223
" '36	57,193	8,766,071	487,587	176,460	4,598,792	81,833	1,502,423	1,267
" '37	55,782	8,684,649	476,335	133,086	4,627,837	58,999	1,520,432	1,252
Royal								
31 Dec. '33	6,210	3,793,626	133,786	103,179	1,867,601	289,921	958,006	—
" '34	7,216	4,649,831	164,231	106,619	1,914,774	241,395	995,291	—
" '35	7,657	4,907,999	175,147	36,720	1,914,773	180,648	1,041,189	—
" '36	7,707	4,924,175	168,972	43,754	1,965,079	190,226	1,049,464	—
" '37	8,184	5,158,467	172,956	36,623	2,037,729	124,721	1,074,682	—
Royal Exchange								
31 Dec. '33	5,823	3,006,221	96,931	87,950	1,117,730	284,373	496,798	301
" '34	6,375	3,748,468	117,659	52,839	1,131,413	280,562	544,130	290
" '35	8,712	4,349,671	132,677	46,368	1,194,469	311,864	569,203	539
" '36	7,673	4,322,527	133,704	27,325	1,252,691	273,225	574,283	300
" '37	7,065	4,654,737	145,058	50,891	1,352,434	183,487	580,167	362
Royal London Mutual								
31 Dec. '33	28,876	4,102,042	187,150	11,610	1,398,733	22,123	364,722	—
" '34	34,481	5,004,786	221,699	18,045	1,480,261	37,731	391,601	—
" '35	37,916	5,510,060	241,884	16,531	1,577,136	45,517	520,292	—
" '36	41,919	6,313,628	272,534	22,403	1,699,829	35,433	447,550	—
" '37	37,915	5,801,378	257,887	23,589	1,807,466	29,024	463,666	—
Salvation Army								
31 Dec. '33	7,002	556,640	41,469	10,237	283,648	2,789	89,272	60
" '34	7,524	568,913	42,105	12,927	307,628	3,017	92,322	60
" '35	7,633	608,261	44,195	23,487	330,939	6,763	93,023	55
" '36	7,868	613,976	43,294	22,488	344,041	1,600	94,838	53
" '37	7,458	665,209	45,757	27,337	366,260	3,712	96,270	57

Oureo.

Claims paid and outstanding.		Surrenders. (including surrenders of bonus).	Annuities.	Commis- sion & other Expenses.	Other Outgo. (see headnote.)	Life and Annuity Funds, ex- cluding Paid up Capital.	Invest- ment Re- serve Fund. (see headnote.)	Notes.
By death.	By maturity.							
10	11	12	13	14	15	16	17	18
£	£	£	£	£	£	£	£	
Pearl								
853,327	2,016,056	853,516	17,175	507,488	153,378	34,274,117	2,800,000	
781,357	2,542,503	704,261	27,836	531,714	149,397	36,104,401	2,900,000	
847,884	2,672,728	718,095	47,650	569,424	150,601	37,872,238	3,000,000	
793,691	2,613,448	744,874	63,984	582,922	164,174	39,793,321	3,100,000	
819,238	2,472,360	612,134	77,185	588,671	65,240	42,126,701	3,100,000	
Phoenix								
669,352	399,745	185,260	171,893	172,836	17,189	16,296,395	450,000	
644,178	438,826	147,415	164,761	170,389	19,825	17,300,532	—	
561,599	555,633	157,681	161,157	167,761	40,532	17,844,505	—	
665,464	442,922	117,603	163,655	177,560	42,681	18,445,245	—	
694,800	393,473	106,584	155,004	180,519	43,503	18,943,285	—	
Pilot								
—	399	77	—	4,306	1,377	18,622	—	
1815	—	504	—	6,490	1,585	20,610	—	
26	3,300	521	81	3,174	1,688	25,224	—	
25	3,922	357	105	3,866	—	35,001	—	
Pioneer								
8,655	30,896	3,097	—	6,234	22	356,135	10,000	
6,013	33,344	2,727	—	6,209	25	361,845	10,000	
7,153	20,643	1,890	—	6,187	36	377,470	10,000	
6,514	14,470	2,158	—	5,782	36	401,358	10,000	
7,583	23,565	2,022	—	5,748	34	417,338	10,000	
Provident Association of London								
29,292	48,798	31,331	41,485	39,476	3,292	4,064,819	500,000	
28,495	60,002	30,463	71,251	46,917	2,927	4,851,451	500,000	
32,684	71,819	28,647	123,701	55,684	3,191	5,702,600	500,000	
46,799	55,531	22,544	167,952	48,439	3,257	6,364,778	500,000	
35,589	65,007	22,285	215,917	46,275	3,490	7,017,581	500,000	
27,016	18,538	32,022	—	45,384	15,072	3,072,239	—	
22,554	22,464	31,054	—	47,218	20,018	3,204,197	—	
27,044	28,416	34,341	—	51,128	11,137	3,429,148	—	
32,956	26,927	34,373	—	57,240	8,586	3,658,997	—	
32,880	28,447	29,776	—	59,436	8,764	3,906,418	—	
Provident Mutual								
171,025	332,883	171,136	4,212	150,500	371,526	8,695,032	550,000	
181,709	387,326	144,149	6,350	144,717	454,425	9,255,270	1,000,000	
183,354	463,750	114,470	9,282	145,878	2,990	9,826,537	1,000,000	
193,252	480,800	103,201	13,226	157,010	2,428	10,504,163	1,000,000	
190,908	529,793	69,667	18,641	171,363	1,758	11,182,290	1,000,000	
Prudential								
2,776,497	7,298,552	1,393,604	356,939	1,705,119	566,550	111,069,369	2,500,000	
2,432,068	10,984,979	1,044,889	511,264	1,668,997	884,062	113,285,642	2,500,000	
2,523,524	12,556,847	879,561	678,308	1,798,056	470,191	111,555,466	2,500,000	
2,603,962	9,667,827	794,132	807,507	1,817,294	183,652	115,346,427	2,500,000	
2,857,944	9,049,412	786,673	903,554	1,851,134	188,227	119,341,889	2,500,000	
Refuge								
745,952	2,636,256	478,005	9,929	647,980	102,779	35,237,122	1,575,000	
779,791	3,609,269	421,146	12,481	673,022	100,550	35,820,850	1,675,000	
750,785	3,762,244	401,722	16,356	669,368	177,191	36,079,921	1,750,000	
785,684	3,274,437	376,015	23,015	684,914	104,263	37,015,908	1,750,000	
795,150	3,047,080	357,304	24,792	669,249	106,811	38,224,042	1,750,000	
Royal								
666,496	638,579	330,984	167,019	231,012	14,088	25,596,589	—	
634,920	722,068	250,843	180,796	262,823	11,706	26,434,891	—	
747,335	800,337	250,241	231,430	275,045	252,086	27,015,025	—	
814,001	767,252	205,232	228,741	276,761	16,054	27,911,753	—	
707,721	910,181	186,527	234,875	272,887	7,913	28,823,781	—	
Royal Exchange								
337,614	300,438	128,910	131,185	186,456	14,542	12,234,314	—	
288,142	350,081	93,394	152,183	217,508	8,462	13,076,523	—	
288,054	388,256	93,158	166,678	223,127	12,456	13,772,479	—	
343,577	352,166	101,043	174,262	233,564	26,554	14,562,122	—	
333,339	397,617	101,980	181,053	242,403	17,061	15,355,099	—	
Royal London Mutual								
180,619	308,998	245,283	14,248	243,672	—	8,888,905	106,700	
185,748	481,828	226,278	15,912	265,910	—	9,622,872	75,700	
169,570	483,221	203,273	18,106	283,306	92,927	10,521,408	125,700	
195,753	390,810	209,614	20,401	319,812	—	11,565,830	125,700	
204,449	476,848	202,650	22,606	305,199	—	12,654,232	125,700	
Salvation Army								
31,341	166,323	49,917	3,752	36,461	6,005	2,130,975	190,000	
28,136	230,340	46,277	3,690	40,351	5,416	2,172,655	190,000	
29,977	252,512	44,798	3,752	45,277	5,059	2,214,699	190,000	
31,491	183,667	41,511	3,964	45,305	4,074	2,337,395	190,000	
31,201	173,173	42,523	4,062	48,525	4,725	2,488,122	190,000	

NEW BUSINESS (NET).						INCOME.		
Year ending	Number of Policies.	Assurances.	Annual Premiums.	Single Premiums.	Premiums (net).	Consideration for Annuities.	Rent, Interest and Profit on Investments, less Income Tax and depreciation of Investments.	Other Income.
Col. 1	2	3	4	5	6	7	8	9
		£	£	£	£	£	£	£
Scottish (allied with Scottish Amicable and Scottish Equitable)								
31 Dec. '33	148	114,584	3,141	2,111	59,444	—	35,889	20
" '34	141	102,340	3,154	—	55,967	1,950	42,711	33,762
" '35	146	109,278	3,798	483	54,877	1,400	44,679	15
" '36	144	105,303	3,156	190	54,505	1,664	44,555	10
" '37	162	86,143	2,909	124	53,306	—	37,451	15
Scottish Amicable								
31 Dec. '33	1,905	1,685,792	54,104	67,127	731,631	17,932	444,091	599
" '34	2,104	1,846,340	59,390	50,889	715,457	53,414	450,460	300,577
" '35	2,030	1,963,920	63,275	34,838	750,799	33,341	467,876	568
" '36	2,201	2,073,022	58,902	44,843	784,376	27,272	489,419	466
" '37	2,257	2,122,290	59,995	22,221	795,305	13,004	503,353	488
Scottish Equitable								
1 Mar. '34	2,438	1,711,031	53,288	149,421	778,651	64,896	414,991	—
" '35	2,788	1,879,649	63,493	119,799	780,259	69,017	435,852	—
" '36	2,704	1,917,843	63,779	59,574	742,440	44,452	449,284	—
31 Dec. '36 (10 months)	1,989	1,595,132	49,974	53,008	596,708	36,773	381,126	—
31 Dec. '37	2,928	1,922,948	71,233	32,452	764,778	31,661	468,359	—
Scottish Life								
31 Dec. '33	1,512	1,683,517	40,193	195,091	693,351	99,718	311,893	110
" '34	1,716	1,785,453	46,404	75,018	583,064	67,290	317,068	111
" '35	2,232	2,153,345	61,118	53,830	591,314	49,182	474,422	104
" '36	2,264	2,389,375	65,131	49,445	624,607	68,954	335,634	124
" '37	2,087	2,214,068	63,416	54,695	661,643	72,353	349,015	134
Scottish Metropolitan (allied with London & Scottish)								
31 Dec. '33	—	—	—	—	15,020	21	20,865	6
" '34	—	—	—	—	13,618	21	20,076	6
" '35	—	—	—	—	12,656	21	18,896	5
" '36	—	—	—	—	11,033	21	17,208	4
" '37	—	—	—	—	9,364	21	15,077	1
Scottish Provident								
31 Dec. '33	3,868	3,134,208	82,424	121,061	1,258,136	114,021	880,286	419,746
" '34	3,928	3,004,727	85,894	42,678	1,180,347	128,791	872,485	1,287
" '35	4,179	3,206,839	87,994	45,363	1,206,581	174,008	895,964	1,113
" '36	4,114	3,165,899	81,306	33,973	1,222,638	248,737	922,866	31,963
" '37	4,543	3,313,004	88,659	33,250	1,248,765	98,876	917,775	1,110
Scottish Temperance & General								
31 Dec. '33	1,874	1,385,194	38,902	74,930	613,545	19,179	293,038	115
" '34	1,870	1,433,285	41,769	52,121	582,420	12,461	302,049	106
" '35	2,075	1,445,622	38,595	44,822	576,866	19,643	309,631	96
" '36	2,139	1,524,441	43,379	40,390	589,444	14,073	316,632	102
" '37	2,370	1,603,987	47,046	38,760	602,728	5,453	324,213	134
Scottish Union & National								
31 Dec. '33	3,083	2,743,769	68,603	25,079	773,500	160,829	456,764	226
" '34	3,645	3,144,468	74,380	15,736	770,930	139,062	461,221	216
" '35	4,342	3,604,018	81,818	16,327	805,007	88,292	463,501	216
" '36	4,745	3,761,131	84,461	15,311	821,955	63,589	459,001	241
" '37	5,464	3,849,394	81,107	14,444	822,461	67,153	455,518	25,229
Scottish Widows' Fund								
31 Dec. '33	6,119	4,136,902	129,480	99,295	1,845,249	339,821	1,272,806	151,681
" '34	6,149	4,108,597	134,471	55,738	1,834,777	230,701	1,331,573	1,733
" '35	6,590	4,464,930	156,168	39,330	1,904,922	208,113	1,345,289	1,513
" '36	7,249	4,849,287	162,002	41,898	2,011,972	197,623	1,368,026	1,458
" '37	7,489	5,047,615	157,803	50,349	2,076,333	116,958	1,377,275	1,331
Southern Life of Africa								
UNITED KINGDOM BUSINESS—								
31 Dec. '33	166	161,615	3,263	—	33,757	—	—	—
" '34	149	151,259	4,019	—	33,331	—	—	—
" '35	128	103,787	2,355	—	34,105	—	—	—
" '36	271	229,609	4,638	11,846	47,321	1,484	—	—
" '37	438	375,384	7,769	18,608	61,216	9,918	—	—
WHOLE WORLD BUSINESS—								
31 Dec. '33	5,227	3,995,809	87,967	7,649	606,504	33,367	304,282	28,567
" '34	4,206	3,011,732	70,941	4,080	619,796	33,813	299,117	—
" '35	3,846	3,277,535	67,501	25,335	650,364	43,587	339,331	—
" '36	4,214	3,303,311	79,984	33,588	687,647	68,627	309,372	—
" '37	4,355	3,440,549	81,363	34,234	726,149	52,015	325,028	—

Outgo.

Claims paid and outstanding.		Surrenders. (including surrenders of bonus).	Annuities.	Commis- sion & other Expenses.	Other Outgo. (see headnote.)	Life and Annuity Funds, ex- cluding Paid up Capital.	Invest- ment Re- serve Fund. (see headnote.)	Notes.
By death.	By maturity.							
10	11	12	13	14	15	16	17	18
£	£	£	£	£	£	£	£	
Scottish								
23,070	36,477	15,082	430	12,248	361	929,662	33,750	
25,737	56,707	6,044	371	11,718	375	963,101	—	
25,177	61,803	7,631	436	11,396	209	957,419	—	
21,457	37,218	5,976	552	11,046	370	976,703	—	
23,173	54,721	8,331	600	10,501	241	969,908	—	
Scottish Amicable								
384,624	336,699	104,757	28,982	104,897	11,569	11,004,332	500,000	
301,678	336,395	88,525	28,553	110,208	12,302	11,646,580	200,000	
290,677	352,422	82,405	32,181	116,012	6,562	12,018,905	200,000	
326,851	323,953	87,610	38,442	126,641	10,109	12,296,832	200,000	
359,848	499,229	78,096	38,542	123,093	1,119	12,509,054	200,000	
Scottish Equitable								
329,551	435,639	90,825	22,225	100,545	7,606	10,319,895	250,000	
379,362	471,512	76,891	30,239	102,886	1,152	10,542,980	250,000	
308,535	430,265	48,584	35,393	107,185	362	10,848,833	250,000	
284,267	277,296	54,762	31,867	90,405	1,149	11,123,694	250,000	
437,035	527,825	47,627	41,454	116,692	127	11,217,730	250,000	
Scottish Life								
140,941	304,156	58,059	33,185	94,602	2,417	7,424,146	—	
251,741	287,679	55,558	37,420	92,537	2,218	7,664,526	—	
166,476	269,491	35,435	40,227	101,490	118,090	8,048,338	—	
231,511	302,658	49,600	41,531	111,285	13,701	8,285,950	—	
307,892	260,752	46,224	45,088	114,325	8,100	8,586,915	—	
Scottish Metropolitan								
55,685	13,223	12,745	832	1,502	290	500,440	78,924	
41,223	7,553	1,497	849	1,362	153	481,524	78,123	
43,721	10,699	7,806	861	1,265	138	448,110	78,718	
25,541	17,633	7,445	833	1,103	270	423,552	80,498	
39,489	20,045	4,409	821	936	61	370,255	82,282	
Scottish Provident								
879,816	307,503	185,559	252,577	204,417	—	23,265,616	500,000	
1,010,353	360,576	202,689	248,635	213,068	—	23,413,205	500,000	
944,220	329,098	138,980	252,472	209,542	99,414	23,717,145	600,000	
1,021,842	381,440	136,180	258,289	216,514	130,000	23,999,086	600,000	
1,015,906	323,718	125,036	250,652	220,038	14,888	24,315,373	600,000	
Scottish Temperance & General								
156,759	230,890	80,622	5,809	84,988	25,454	7,270,120	—	
186,988	324,787	68,990	7,306	86,736	2,265	7,490,084	—	
167,873	356,714	79,664	8,563	86,771	1,582	7,695,151	—	
233,049	231,636	50,947	9,317	88,973	594	8,000,886	—	
245,009	294,372	42,697	9,970	94,623	1,098	8,245,646	—	
Scottish Union & National								
449,264	861,809	123,312	74,003	140,523	27,860	11,330,344	—	
469,733	402,040	93,762	35,216	146,007	20,081	11,490,932	—	
358,278	367,659	97,526	90,274	153,770	16,764	11,763,676	—	
522,483	366,706	109,052	91,756	151,479	32,838	11,834,148	—	
450,881	381,090	101,280	88,104	157,248	22,823	11,839,359	—	
Scottish Widows' Fund								
1,035,319	913,627	246,589	200,360	256,492	7,234	30,976,047	—	
1,295,852	873,050	234,218	217,493	262,936	60,128	31,431,152	—	
1,172,460	862,309	227,757	228,899	273,192	15,910	32,110,462	—	
1,238,050	917,396	191,521	234,856	290,087	12,125	32,805,505	—	
1,145,000	1,042,623	184,007	236,882	292,903	5,604	33,470,382	—	
Southern Life of Africa								
3,755	2,496	25,444	7,063	*2,854	**368	—	—	
10,023	6,654	6,447	7,122	*2,903	**259	—	—	
5,044	3,536	10,605	6,719	*1,310	**228	—	—	
5,991	4,072	2,354	6,489	*2,293	**624	—	—	
2,423	3,877	6,304	5,282	*4,363	**263	—	—	
*Commission only. **Bonuses.								
138,251	184,294	229,705	27,022	159,563	21,459	6,042,884	35,000	
176,498	218,228	154,786	26,093	148,634	7,247	6,264,122	35,000	
171,269	197,351	122,443	25,856	135,238	4,391	6,640,356	35,000	
179,752	198,906	111,433	27,138	143,888	42,334	7,002,549	35,000	
190,998	235,536	106,923	30,107	152,606	33,815	7,355,756	35,000	

NEW BUSINESS (NET).						INCOME.		
Year ending	Number of Policies.	Assurances.	Annual Premiums.	Single Premiums.	Premiums (net).	Consideration for Annuities.	Rent, Interest and Profit on Investments, less Income Tax and depreciation of Investments.	Other Income.
Col. 1	2	3	4	5	6	7	8	9
		£	£	£	£	£	£	£
Standard								
15 Nov. '33	5,866	3,540,549	129,736	45,929	1,271,659	945,999	1,017,622	41,719
" '34	6,380	5,249,322	151,403	71,589	1,473,138	528,699	1,142,610	1,775
" '35	6,952	4,379,280	161,863	77,926	1,663,397	619,328	1,183,233	1,627
" '36	7,553	4,576,076	165,120	81,834	1,784,367	219,331	1,231,572	1,670
" '37	8,006	5,129,974	178,913	64,775	2,015,893	260,618	1,202,845	1,557
Sun								
31 Dec. '33	20,545	15,139,418	363,737	200,831	3,472,407	103,763	1,451,902	3,457
" '34	26,344	18,406,103	510,521	117,277	3,617,426	132,901	1,428,569	4,324
" '35	25,048	17,423,364	508,165	134,986	3,920,184	184,010	1,440,441	2,400
" '36	30,998	20,720,166	597,991	99,132	4,249,537	175,127	1,482,143	1,376
" '37	33,491	22,009,595	642,642	118,704	4,647,709	195,325	1,522,871	10,053
Sun of Canada								
UNITED KINGDOM BUSINESS—								
31 Dec. '33	9,284	4,410,638	143,542	141,164	2,580,382	918,046	—	237,740
" '34	8,195	4,838,603	156,001	244,842	2,672,638	1,274,325	—	256,109
" '35	7,236	4,725,202	155,986	173,855	2,641,213	730,260	—	226,807
" '36	6,704	4,239,085	143,550	168,449	2,637,560	541,042	—	216,552
" '37	7,066	4,312,704	167,185	82,511	2,601,186	517,767	—	231,085
WHOLE WORLD BUSINESS—								
31 Dec. '33	76,595	43,304,083	1,361,089	227,923	19,708,690	2,657,036	†4,878,591	2,699,194
" '34	78,988	47,215,710	1,482,579	419,387	19,246,445	3,572,470	†5,037,001	2,594,372
" '35	69,385	43,295,688	1,361,234	479,202	19,111,458	2,487,172	†5,424,484	2,226,694
" '36	70,403	44,410,589	1,279,530	591,815	19,441,422	2,848,237	†6,042,558	7,817,297
" '37	70,772	51,230,601	1,510,966	654,953	20,288,364	2,651,535	†6,518,517	4,712,780
†Gross figure. depreciation of investments not allowed for in this item.								
United Friendly								
31 Dec. '33	3,341	156,855	6,355	—	18,000	—	2,466	1,235
" '34	3,166	146,575	6,019	—	22,048	—	2,665	—
" '35	1,839	81,230	2,794	—	21,965	—	3,738	—
" '36	1,842	95,950	4,428	—	24,147	—	3,858	700
" '37	2,746	185,365	7,807	—	26,905	—	4,949	—
United Kingdom Provident (U.K. Temperance & General Provident)								
31 Dec. '33	5,393	3,872,587	101,643	205,263	1,552,117	7,381	825,983	375
" '34	5,724	4,048,659	117,085	33,776	1,430,673	7,336	858,402	354
" '35	6,421	4,551,106	141,008	38,897	1,507,088	64,933	1,201,364	360
" '36	6,508	4,621,190	147,817	131,230	1,675,325	48,154	935,321	357
" '37	6,614	5,022,969	159,631	70,349	1,702,932	28,934	993,302	349
University (allied with Equitable Life)								
31 Dec. '33	201	212,452	4,506	39,330	117,473	—	57,736	13
" '34	212	213,768	6,614	6,664	85,655	—	58,719	13
" '35	223	208,078	5,982	4,632	85,830	—	70,188	11
" '36	252	288,640	7,788	10,516	95,787	—	62,088	11
" '37	292	283,698	7,111	4,785	89,758	—	62,877	12
Wesleyan & General								
31 Dec. '33	8,846	1,425,897	70,044	9,823	649,639	13,505	232,410	117
" '34	9,932	1,588,692	76,816	16,521	673,212	17,437	239,969	100
" '35	9,789	1,799,398	86,426	4,972	693,479	54,262	238,799	78
" '36	8,801	1,714,229	80,733	10,938	732,974	53,745	243,175	76
" '37	8,156	1,649,933	75,251	6,532	760,633	36,828	246,126	79
Western Australian								
30 June, '33	263	115,476	5,357	—	23,964	100	7,624	1,238
" '34	179	68,769	3,555	74	19,265	—	5,080	1,179
" '35	253	67,389	2,888	223	25,680	—	5,353	2,310
" '36	198	92,179	4,727	223	23,628	—	5,433	778
" '37	174	49,067	2,388	—	21,437	5,200	5,987	422
Yorkshire								
31 Dec. '33	3,073	2,549,344	69,325	65,894	705,361	248,969	346,095	394
" '34	3,836	2,579,543	76,774	46,472	709,765	176,142	353,711	18,822
" '35	3,223	2,430,353	76,462	45,597	732,169	246,256	372,377	18,599
" '36	3,577	2,779,772	78,538	37,412	800,800	154,891	406,287	361
" '37	3,459	2,855,127	82,742	36,200	830,029	123,166	429,342	393

Outgo.

Claims paid and outstanding.		Surrenders (including surrenders of bonus.)	Annuities.	Commis- sion & other Expenses.	Other Outgo. (see headnote),	Life and Annuity Funds, ex- cluding Paid-up Capital.	Invest- ment Re- serve Fund (see headnote).	Notes
By death.	By maturity.							
10	11	12	13	14	15	16	17	18
£	£	£	£	£	£	£	£	
Standard								
563,378	270,663	232,254	550,613	252,207	140,966	22,336,081	—	
830,811	322,833	229,777	593,332	272,309	169,141	23,064,100	—	
584,874	322,799	265,640	623,023	286,879	143,230	25,963,703	—	
559,548	308,787	219,341	632,720	292,184	143,492	27,003,568	—	
665,400	325,647	225,092	626,074	307,954	141,125	28,232,595	—	
Sun								
*1,049,679	*2,380,017	*494,323	38,698	527,170	166,383	34,180,252	—	
780,007	2,413,212	432,990	33,797	592,488	106,178	34,951,799	—	
983,299	3,002,928	402,827	92,263	619,049	10,458	35,293,950	—	
967,313	1,435,815	353,989	96,665	661,697	98,800	37,569,416	—	
1,071,009	1,535,864	387,558	97,910	721,737	560,066	39,571,230	—	
*Including Returns of Premium under Single Premium Assurances.								
Sun of Canada								
517,379	380,014	595,778	868,329	*172,844	**413,199	—	—	
456,874	342,178	455,050	913,356	*175,533	**115,514	—	—	
415,941	464,493	436,552	957,335	*165,174	**374,280	—	—	
548,122	472,992	425,102	955,361	*155,153	**335,956	—	—	
514,227	435,186	416,572	901,802	*157,705	**351,469	—	—	
*Commission only. **Bonuses.								
5,128,843	1,678,407	7,965,831	1,627,132	3,770,890	6,589,725	121,434,276	990,317	
4,775,312	1,429,973	6,407,264	1,993,172	3,765,685	4,353,054	129,155,104	1,015,437	
4,581,016	1,683,603	5,466,776	2,102,326	3,810,404	4,262,921	136,498,166	1,048,676	
5,044,632	1,746,944	4,396,252	2,101,070	3,704,098	4,364,788	151,270,438	3,211,796	
4,897,985	1,781,138	3,907,962	2,298,103	3,926,596	6,244,825	162,382,073	2,317,085	
United Friendly								
1,839	800	1,254	—	10,294	—	59,258	—	
1,122	1,122	1,866	—	11,687	—	74,672	—	
1,379	7,658	1,755	—	9,641	—	79,943	—	
2,385	3,973	2,438	—	10,933	—	88,919	—	
1,175	3,773	2,239	—	14,379	—	99,207	—	
United Kingdom Provident (U.K. Temperance & General Provident)								
565,206	535,109	294,151	11,060	199,770	31,430	21,035,311	700,000	
670,135	542,227	210,741	10,715	198,555	17,980	21,681,722	700,000	
700,159	600,635	148,828	11,265	216,057	315,380	22,463,143	1,000,000	
691,291	644,098	233,908	16,522	235,407	27,587	23,273,486	1,000,000	
729,331	619,815	198,242	19,439	254,751	16,164	24,161,261	1,000,000	
University								
40,721	38,702	14,348	—	7,261	3,731	1,437,726	—	
31,993	32,548	3,940	—	8,847	3,774	1,501,014	—	
44,330	36,174	13,304	—	7,903	22,055	1,533,276	—	
42,220	56,352	12,256	—	8,163	2,638	1,568,037	—	
47,532	72,062	11,378	—	8,582	2,795	1,576,839	—	
Wesleyan & General								
116,753	334,881	103,885	5,005	122,092	38	5,341,281	450,000	
114,084	463,101	83,915	5,940	122,944	—	5,461,087	450,000	
121,371	441,946	76,916	7,601	129,087	—	5,669,761	450,000	
145,094	292,329	100,374	10,969	126,728	273	6,024,910	500,000	
129,044	284,797	89,357	13,032	129,886	402	6,424,823	500,000	
Western Australian								
3,985	612	7,268	124	11,230	—	166,776	—	
2,149	2,792	7,466	134	8,787	—	170,181	—	
5,743	2,577	4,978	134	9,861	9	180,222	—	
1,558	3,117	4,209	134	8,411	9	192,623	—	
4,729	3,387	5,318	238	9,177	—	202,819	—	
Yorkshire								
147,195	144,971	71,441	104,106	97,974	11,839	8,446,949	—	
221,107	188,417	87,280	115,561	98,515	23,837	8,957,102	—	
180,495	234,976	72,927	124,215	101,405	19,271	9,579,643	—	
205,082	241,663	56,462	131,170	112,032	8,381	10,173,621	—	
184,164	240,817	64,073	133,818	114,959	24,504	10,780,646	—	

**SYNOPSIS of the REVENUE ACCOUNTS of the INDUSTRIAL
LIFE ASSURANCE COMPANIES transacting business in
the United Kingdom for 1933-34-35-36-37**

The amount of the paid-up Capital of the Proprietary Companies may be ascertained by referring
to the Directory on pages S1-287 of this ALMANACK.

Year ending	Number of new Policies.	Net new sums assured.	RECEIPTS.		EXPENDITURE.			
			Total Premiums.	Rents, Inter- est and Profit on In- vestments, less Income Tax and de- preciation of In- vestments.	Claims, Endow- ments and Sick Pay.	Commis- sion and other Expenses.	Other Outgo.	Assurance and Sick Fund, exclusive of Paid-up Capital.
1	2	3	4	5	6	7	8	9
		£	£	£	£	£	£	£
Blackburn Assurance								
31 Dec. '33	156,869	2,335,554	508,167	114,132	237,354	198,661	880	2,341,997
" '34	161,136	2,371,201	530,887	118,971	240,056	206,813	29,828	2,515,274
" '35	164,697	2,460,639	551,970	123,552	255,491	214,832	5,660	2,689,935
" '36	165,705	2,499,105	569,758	129,122	265,006	220,976	6,044	2,871,912
" '37	164,853	2,512,330	588,579	134,199	283,847	220,074	6,085	3,058,752
Blackburn Philanthropic Mutual								
31 Dec. '33	—	—	37,594	12,843	21,086	13,342	5,530	268,355
" '34	—	—	38,865	12,903	25,718	13,722	2,491	280,680
" '35	—	—	39,511	13,080	25,577	13,972	2,404	293,326
" '36	—	—	40,355	13,303	22,995	14,150	3,543	306,295
" '37	—	—	42,029	14,032	26,660	14,638	472	320,587
Britannic								
31 Dec. '33	663,990	9,351,658	3,386,166	594,853	1,820,303	1,194,736	165,000	12,253,599
" '34	681,019	9,542,747	3,514,460	626,525	1,925,128	1,235,599	165,000	12,804,014
" '35	689,766	9,427,411	3,647,854	632,724	2,010,351	1,254,510	165,000	13,389,890
" '36	648,257	9,885,733	3,784,107	637,987	1,883,382	1,257,831	150,000	14,255,935
" '37	627,095	9,769,109	3,908,424	667,529	1,895,948	1,226,610	155,000	15,314,496
Co-operative								
31 Dec. '33	787,291	14,543,566	2,927,138	401,516	1,014,612	1,110,549	—	8,555,173
" '34	855,599	16,159,230	3,313,408	457,470	1,105,985	1,250,433	—	9,969,634
" '35	911,109	17,535,140	3,732,354	506,668	1,259,066	1,375,183	—	11,574,407
" '36	969,371	19,548,761	4,197,869	562,134	1,473,987	1,496,769	—	13,363,653
" '37	979,486	20,259,966	4,664,254	656,996	1,914,182	1,623,798	—	15,146,923
Hearts of Oak Benefit Society Private Side (not including transactions regarding National Health Insurance)								
31 Dec. '33	28,639	—	747,030	480,325	822,641	22,707	34,951	10,130,088
" '34	31,657	—	736,076	497,093	798,502	17,630	76,311	11,194,866
" '35	29,785	—	736,333	480,998	809,982	15,099	69,683	11,517,433
" '36	28,122	—	748,849	550,187	855,577	13,366	77,839	11,866,918
" '37	28,454	—	770,552	500,230	886,368	18,882	92,390	12,140,050
Irish National								
31 Dec. '33	20,117	361,282	72,198	1,654	27,208	38,378	—	70,648
" '34	20,160	368,199	79,336	2,532	32,360	37,247	—	83,181
" '35	23,470	454,492	83,475	*—5,009	44,774	38,928	—	77,964
" '36	21,485	415,912	86,768	2,618	41,392	40,515	—	85,463
" '37	21,032	405,880	93,202	2,838	40,301	40,992	7,726	92,510
*Interest £2,631, Depreciation of investments, £7,640								
Liverpool Victoria F.S.								
31 Dec. '33	1,159,922	18,493,978	5,329,865	1,195,302	2,418,510	2,138,441	22,783	27,034,280
" '34	1,191,020	19,367,918	5,568,145	1,235,864	2,541,861	2,226,534	22,540	28,960,815
" '35	1,232,425	20,019,432	5,852,253	1,271,222	2,570,478	2,326,600	543,222	30,554,721
" '36	1,178,385	19,323,338	6,154,676	1,302,624	2,593,240	2,399,935	81,148	32,878,990
" '37	1,173,587	19,909,815	6,554,228	1,376,682	2,781,473	2,542,472	25,627	35,341,953
London & Manchester								
24 Mar. '34	408,531	6,743,161	1,615,394	237,634	777,408	657,308	1,731	5,587,917
" '35	395,548	6,527,651	1,688,780	238,076	794,439	678,171	13,430	5,875,371
" '36	400,440	6,796,433	1,749,546	255,522	871,836	692,269	2,421	6,155,525
" '37	373,984	6,329,496	1,803,530	264,591	866,098	699,084	2,292	6,472,752
" '38	381,423	6,552,914	1,850,265	285,841	835,765	707,954	2,523	6,897,117

Year ending	Number of new Policies.	Net new sums assured.	RECEIPTS.		EXPENDITURE.				
			Total Premiums.	Rents, Interest and Profit on Investments, less Income Tax and depreciation of Investments.	Claims, Endowments and Sick Pay.	Commission & other Expenses.	Other Outgo.	Assurance and Sick Fund, exclusive of Paid-up Capital.	
1	2	3	4	5	6	7	8	9	
		£	£	£	£	£	£	£	
Nation Life & General									
31 Dec.	'33	70,683	1,301,837	80,026	1,467	21,793	52,069	—	27,649
"	'34	87,566	1,644,669	95,720	1,822	27,862	42,354	—	55,006
"	'35	76,621	1,430,187	105,741	2,411	33,087	62,007	200	67,897
"	'36	75,909	1,437,301	119,139	3,037	39,951	65,141	—	85,645
"	'37	59,096	1,156,546	125,850	4,072	43,011	61,717	183	106,162
New Ireland (confined to Eire)									
31 Dec.	'33	26,539	474,234	163,389	9,257	67,942	62,458	—	265,081
"	'34	26,541	484,195	170,847	11,336	76,357	64,235	—	300,672
"	'35	27,275	513,906	179,776	12,397	93,066	69,762	—	323,017
"	'36	26,080	482,721	189,110	13,783	85,395	73,501	—	360,014
"	'37	28,054	514,642	196,814	15,838	90,148	76,642	—	400,877
Pearl									
31 Dec.	'33	1,288,353	20,088,763	7,442,922	1,524,810	3,654,046	2,375,986	182,480	33,990,940
"	'34	1,348,521	20,713,021	7,903,471	1,613,434	3,913,214	2,453,482	182,707	36,558,958
"	'35	1,269,668	20,903,255	8,076,766	1,731,799	3,924,003	2,475,818	182,762	39,385,538
"	'36	1,281,666	21,249,789	8,424,385	1,784,249	4,245,778	2,525,311	219,098	41,894,688
"	'37	1,251,936	21,058,823	8,778,519	1,927,027	4,681,836	2,579,997	119,697	44,739,482
Pioneer									
31 Mar.	'34	28,778	458,426	118,561	17,401	64,482	48,428	1,044	418,110
"	'35	25,516	408,720	121,613	29,117	64,032	49,334	4,558	438,506
"	'36	24,996	407,371	125,768	20,196	66,110	49,574	4,403	453,403
"	'37	24,496	408,076	125,171	20,565	66,589	48,988	72	473,540
"	'38	233,334	394,135	126,593	21,886	70,162	49,119	568	492,223
Prudential									
31 Dec.	'33	2,416,165	62,228,739	19,514,073	6,434,558	12,440,451	4,658,070	2,761,770	145,788,219
"	'34	2,341,708	60,335,586	20,259,612	6,823,524	12,008,544	4,728,509	1,804,616	155,279,686
"	'35	2,175,212	56,515,495	20,690,825	7,242,934	11,079,685	4,758,865	1,826,456	165,548,438
"	'36	2,275,325	59,889,445	21,456,030	7,750,310	11,871,259	4,891,743	964,123	176,702,133
"	'37	2,444,651	66,191,627	22,296,696	8,049,821	13,893,779	5,061,327	1,003,629	186,195,821
Refuge									
31 Dec.	'33	931,468	16,759,148	5,273,330	928,146	2,739,804	1,854,996	100,023	19,655,969
"	'34	896,408	16,225,890	5,505,628	979,428	2,989,822	1,909,375	100,022	21,091,504
"	'35	863,958	15,700,694	5,537,969	1,039,319	2,967,702	1,903,233	124,170	22,674,434
"	'36	880,934	16,157,217	5,690,983	1,082,452	3,023,064	1,950,246	50,013	24,378,297
"	'37	857,872	16,000,661	5,853,737	1,136,890	3,141,670	1,966,534	101,599	26,159,164
Royal Liver F.S.									
31 Dec.	'33	643,957	10,743,545	3,696,039	895,283	1,871,917	1,352,394	183,077	18,950,314
"	'34	830,422	13,833,048	3,922,931	928,740	2,103,145	1,424,965	192,824	20,081,051
"	'35	775,116	13,100,527	3,990,477	938,599	2,227,789	1,390,835	198,124	21,193,379
"	'36	803,035	13,737,081	4,148,904	977,217	2,232,030	1,486,843	76,509	22,524,118
"	'37	—	—	4,415,020	1,013,791	2,265,151	1,575,492	147,605	23,964,681
Royal London Mutual									
31 Dec.	'33	1,142,294	18,289,959	4,389,471	961,441	1,983,936	1,858,298	81,030	20,504,526
"	'34	1,092,284	17,478,987	4,636,033	1,008,747	2,014,199	1,922,204	72,991	22,139,913
"	'35	1,003,682	16,176,505	4,697,210	1,075,612	2,050,887	1,905,432	705,364	23,284,812
"	'36	947,580	15,454,957	4,833,050	1,092,772	2,182,769	1,917,770	215,262	24,894,832
"	'37	944,613	15,851,899	4,992,425	1,124,552	2,335,741	1,994,558	45,360	26,670,965
Salvation Army									
31 Dec.	'33	206,635	3,409,135	835,775	140,241	446,359	297,487	2,618	3,241,632
"	'34	214,539	3,425,867	851,534	149,697	436,480	296,349	—	3,444,532
"	'35	212,636	3,347,136	879,229	158,109	424,938	294,415	—	3,696,170
"	'36	207,688	3,294,933	923,774	168,646	428,594	307,081	—	3,985,763
"	'37	199,800	3,231,804	934,991	172,285	464,738	311,499	—	4,250,155
Shield Assurance (formerly Catholic Life & General)									
31 Dec.	'32	33,931	602,721	29,793	5,916	9,371	21,732	3,759	42,437
"	'33	29,941	431,395	31,663	2,357	10,667	22,302	2,855	41,785
"	'34	19,300	313,064	30,465	4,454	11,538	18,147	2,135	45,026
"	'35	16,512	287,862	29,874	1,853	18,262	17,061	63	41,366
"	'36	7,404	131,949	25,183	2,066	20,276	8,133	—	32,594
United Friendly									
31 Dec.	'33	84,189	468,301	148,214	7,141	36,480	85,834	—	184,060
"	'34	129,987	1,536,526	173,808	7,831	49,395	97,629	—	220,175
"	'35	122,875	1,457,456	189,487	11,147	60,620	105,006	—	255,185
"	'36	151,441	1,723,919	211,630	13,838	63,365	119,156	—	298,132
"	'37	190,943	2,294,964	245,977	16,709	65,738	142,628	—	352,451
Wesleyan & General									
31 Dec.	'33	196,375	3,747,783	1,245,196	303,103	636,612	496,023	—	6,193,971
"	'34	213,222	4,085,306	1,295,129	317,590	627,977	501,143	—	6,577,684
"	'35	203,041	3,845,011	1,330,883	324,175	663,338	507,900	—	6,965,276
"	'36	198,565	3,815,267	1,365,003	326,741	653,491	499,592	50,000	7,360,617
"	'37	188,506	3,681,242	1,405,461	338,952	671,299	511,484	1,401	7,828,770

SYNOPSIS of the published REVENUE ACCOUNTS of the FIRE INSURANCE COMPANIES transacting business in the United Kingdom for 1933-34-35-36-37

NOTES.—Col. 8. For general reserves, and other funds applicable to fire business as well as other classes, see Col. 14 of Profit and Loss Table. For paid-up Capital see Directory on pages 81-287.

Year ending.	RECEIPTS.			EXPENDITURE.			Fire Fund, exclusive of Paid-up Capital. (see head-note.)	Percentage to Premium Income.	
	Premiums less Re-insurances.	Rent, Interest and Profit on Investments.	Other Income	Net Losses, excluding Fire Brigade Expenses.	Commission & other Expenses of Management including Fire Brigade Expenses.	Other Outgo.		Of Losses.	Of Expenses.
		Tax and depreciation of Investm'ts.							
Col. 1	2	3	4	5	6	7	8	9	10
	£	£	£	£	£	£	£	%	%
Agricultural & General Co-operative									
31 Dec. '33	7,110	185	—	4,206	3,182	—	4,844	59.1	41.7
" '34	7,034	172	—	3,442	3,219	—	4,838	48.5	45.3
" '35	6,855	179	—	3,238	2,829	—	4,742	47.2	41.3
" '36	6,627	156	—	2,070	2,694	—	4,651	31.2	40.6
" '37	6,584	154	—	3,046	2,551	—	4,633	46.2	38.7
Alliance									
31 Dec. '33	2,018,676	112,716	—	701,950	924,800	10,000	2,907,471	34.7	45.8
" '34	2,053,601	123,621	—	688,495	934,790	10,000	3,022,641	33.4	45.4
" '35	2,103,080	130,546	—	712,423	957,535	10,000	3,111,232	32.8	45.5
" '36	2,149,146	132,395	—	806,369	959,699	10,000	3,259,658	37.2	44.6
" '37	2,176,100	136,201	—	722,132	1,000,573	10,000	3,370,440	33.1	45.9
Anglo-Canadian (allied with Century)									
31 Dec. '36	19,681	—	—	8,430	9,714	—	9,372	42.8	49.4
" '37	24,049	—	—	10,553	12,288	—	12,620	43.8	51.1
Anglo-Scottish (allied with Century)									
31 Dec. '33	44,569	—	—	21,509	22,890	—	15,839	48.5	51.4
" '34	44,850	—	—	19,193	22,252	—	20,140	42.7	49.6
" '35	47,813	—	—	19,675	23,595	—	22,875	41.7	49.3
" '36	49,203	—	—	21,074	24,284	—	23,431	42.8	49.3
" '37	60,123	—	—	26,382	30,721	—	31,549	43.8	51.1
Army, Navy & General									
31 Dec. '33	719	7	—	41	236	—	238	5.7	32.8
" '34	453	7	—	25	73	—	263	3.4	41.5
" '35	543	6	—	10	307	—	217	3.5	50.6
" '36	603	6	—	96	328	—	241	15.9	54.4
" '37	590	5	—	62	315	—	236	10.5	53.4
Atlantic									
31 Dec. '33	2,291	—	—	1,419	1,086	—	2,917	61.9	47.4
" '34	3,972	—	—	2,016	1,564	—	3,589	50.7	39.3
" '35	4,546	—	—	3,415	2,090	—	3,819	75.1	45.9
" '36	4,207	—	—	4,604	1,764	—	3,683	109.4	41.9
" '37	3,831	—	—	2,551	2,478	—	3,533	66.6	64.6
Atlas									
31 Dec. '33	1,759,469	—	—	847,478	789,596	60,955	2,015,190	48.1	44.8
" '34	1,775,801	—	—	759,613	780,961	62,531	2,021,723	42.8	43.9
" '35	1,758,950	—	—	741,255	787,398	55,473	2,014,983	42.1	44.8
" '36	1,759,164	—	—	734,897	794,624	1,365,495	703,666	41.7	45.1
" '37	1,801,652	—	—	744,259	813,149	52,537	720,661	41.3	45.1
Avon (allied with National Farmers Union Mutual)									
31 Dec. '33	13,320	224	—	6,861	3,472	—	6,860	51.5	26.1
" '34	16,746	235	—	8,245	4,888	—	8,373	49.2	29.2
" '35	17,585	305	—	10,011	4,812	—	8,793	56.9	27.3
" '36	18,105	369	—	7,318	5,517	—	9,053	40.4	30.5
" '37	25,470	485	—	11,091	7,842	—	12,735	43.5	30.8
Ayrshire Farmers' Mutual									
31 Dec. '33	1,046	346	—	510	289	318	11,428	48.8	27.6
" '34	1,014	365	—	537	283	472	11,515	52.9	27.9
" '35	989	363	—	198	268	398	12,011	20.0	27.1
" '36	976	372	—	15	242	794	12,308	1.5	24.8
" '37	957	364	—	925	385	844	11,475	96.6	40.2
Bankers & Traders (figures for all departments)									
31 Mar. '34	105,781	8,421	—	59,596	38,233	3,903	110,447	56.3	36.1
" '35	130,221	8,944	—	71,867	48,236	3,505	119,937	54.8	37.0
" '36	145,922	9,158	—	82,382	50,581	3,295	132,191	56.4	34.6
" '37	170,729	10,165	—	105,358	56,256	5,370	139,527	61.7	32.9
" '38	206,037	11,267	—	122,537	68,282	3,740	153,610	59.4	33.2
Baptist									
18 Nov. '33	5,418	8	1,215	312	1,432	—	2,167	5.7	26.4
" '34	5,577	8	1,337	232	1,301	—	2,231	4.1	23.3
" '35	5,694	9	1,264	356	1,364	—	2,278	6.3	23.9
" '36	5,946	9	1,110	1,925	1,320	—	2,379	32.4	22.2
" '37	6,254	9	1,076	273	1,304	—	2,502	4.4	20.8

Year ending.	RECEIPTS.			EXPENDITURE.			Fire Fund, exclusive of Paid-up Capital. (see head-note.)	Percentage to Premium Income.	
	Premiums less Re-insurances.	Rent, Interest and Profit on Investm'ts, less Income Tax and depreciation of Investm'ts.	Other Income.	Net Losses, excluding Fire Brigade Expenses.	Commission & other Expenses of Managem't including Fire Brigade Expenses.	Other Outgo.		Of Losses.	Of Exes.
Col. 1	2	3	4	5	6	7	8	9	10
	£	£	£	£	£	£	£	%	%
Beacon									
31 Dec. '33	17,920	977	—	6,589	8,094	250	27,029	36.7	45.0
" '34	21,075	986	—	8,018	9,511	250	28,811	38.0	45.0
" '35	21,745	987	—	6,831	9,816	350	30,047	31.4	45.1
" '36	24,359	994	—	9,561	12,216	400	31,224	39.3	50.1
" '37	23,952	983	—	8,953	12,377	450	31,079	37.3	51.5
Black Sea & Baltic									
31 Dec. '33	10,787	—	—	6,929	2,045	—	4,315	64.2	18.9
" '34	9,123	—	—	7,949	1,194	—	3,649	87.1	13.1
" '35	6,100	—	—	5,618	717	—	2,440	92.1	11.7
" '36	4,555	—	—	5,173	497	—	1,822	113.5	10.9
" '37	2,908	—	—	2,943	278	—	1,163	101.2	9.5
Border Counties Farmers'									
28 Feb. '34	2,500	—	—	1,037	1,081	—	1,107	41.4	43.2
" '35	2,440	—	—	823	1,042	—	813	33.7	12.7
" '36	2,355	—	—	1,146	1,189	—	785	48.6	50.4
" '37	2,389	—	—	853	1,031	—	796	34.8	43.9
" '38	2,524	—	—	1,086	1,029	—	841	43.0	40.7
British America									
31 Dec. '33	341,938	—	—	183,670	169,297	—	200,461	53.6	49.5
" '34	353,337	—	—	140,001	160,864	16,282	190,450	39.6	45.5
" '35	340,176	—	—	131,312	153,482	10,538	184,638	38.6	45.1
" '36	310,081	—	—	118,005	145,166	9,744	174,687	38.0	46.8
" '37	317,450	—	—	110,704	143,578	10,228	175,322	34.9	45.2
British Commercial									
31 Dec. '34	19,919	183	—	7,408	5,222	—	5,598	37.2	26.2
" '35	20,137	239	—	10,664	6,208	—	8,055	52.9	30.8
" '36	23,337	216	—	10,747	10,282	—	9,335	46.0	44.0
" '37	24,378	198	1,950	12,477	10,602	—	9,751	51.2	43.5
British Crown (allied with Eagle Star)									
31 Dec. '33	33,323	3,040	—	19,935	17,718	—	13,329	59.8	53.1
" '34	35,803	3,144	—	15,079	20,186	—	14,321	42.1	56.4
" '35	33,805	3,462	—	14,446	20,268	—	13,522	42.7	59.9
" '36	31,424	2,772	—	12,295	18,363	—	12,569	39.1	58.4
" '37	33,189	3,180	—	9,991	20,266	—	13,275	30.1	61.0
British Equitable (allied with State)									
31 Dec. '33	135,022	2,687	—	74,998	54,010	1,620	84,009	55.5	40.0
" '34	129,905	2,267	—	69,815	53,349	1,601	81,842	53.9	41.2
" '35	119,151	2,104	—	64,414	49,281	1,808	77,680	54.0	41.4
" '36	106,102	1,980	—	58,210	46,023	1,517	72,441	54.9	43.3
" '37	98,013	2,019	—	50,463	42,523	1,551	69,205	51.4	44.9
British & European (allied with British General)									
31 Dec. '33	55,231	—	—	40,272	16,936	—	22,112	72.8	30.6
" '34	59,337	—	1,415	38,663	19,154	—	23,855	64.8	32.1
" '35	53,050	—	—	35,026	17,173	44	21,220	66.0	32.4
" '36	49,276	—	—	26,269	17,269	22	19,710	53.3	35.0
" '37	43,762	—	—	22,390	14,586	12	17,505	51.1	33.3
British Fire (allied with London & Lancashire)									
31 Dec. '33	23,499	—	—	8,966	9,962	—	19,400	38.1	38.1
" '34	23,753	—	—	9,453	9,371	—	19,501	39.7	39.4
" '35	20,362	—	—	10,625	8,051	—	18,145	52.2	39.5
" '36	20,713	—	—	7,440	8,692	—	18,285	35.9	42.0
" '37	18,396	—	—	7,389	7,851	—	17,358	40.2	42.6
British & Foreign Marine (allied with Royal) (Fire Reinsurance Account)									
31 Dec. '33	26,221	—	—	13,231	9,282	—	58,968	69.5	35.4
" '34	24,801	—	—	14,707	7,516	—	61,547	59.3	30.3
" '35	24,786	—	—	12,813	8,163	—	65,355	51.7	32.9
" '36	23,472	—	—	11,673	8,215	50,000	18,938	49.7	35.0
" '37	23,609	—	—	11,153	8,736	—	22,659	47.2	37.0
British General (allied with Commercial Union)									
31 Dec. '33	257,055	—	—	137,729	114,138	6,977	102,822	53.6	44.4
" '34	259,122	—	—	125,007	111,705	7,090	108,649	48.2	43.1
" '35	254,359	—	—	117,052	109,626	8,288	111,744	46.0	43.1
" '36	257,342	—	—	114,908	111,637	7,593	117,937	44.6	43.4
" '37	255,147	—	—	111,251	109,841	6,782	119,559	43.6	43.0
British Law (allied with London Assurance)									
31 Dec. '33	209,088	7,909	—	90,216	107,316	—	205,000	43.1	51.3
" '34	197,287	7,116	—	72,449	103,078	—	205,000	36.7	52.2
" '35	193,635	6,268	—	69,809	99,053	43	205,000	36.0	51.1
" '36	193,239	5,959	—	59,740	100,574	5	205,000	30.9	52.0
" '37	189,969	—	—	59,431	95,747	12,708	75,987	31.3	50.4
British Oak (allied with Union of Canton)									
31 Dec. '33	83,142	797	—	45,016	31,873	—	33,257	54.1	38.3
" '34	99,543	1,158	—	53,050	37,281	—	39,817	53.2	37.4
" '35	104,811	1,441	—	62,498	39,199	—	41,924	59.6	37.4
" '36	86,908	1,471	—	51,296	33,372	—	34,763	59.0	38.4
" '37	81,931	1,012	—	41,450	30,860	164	32,608	50.5	37.6
Caledonian									
31 Dec. '33	739,874	38,682	—	377,494	347,008	—	795,950	51.0	46.9
" '34	754,282	37,864	—	356,662	351,562	—	801,713	47.3	46.6
" '35	733,294	37,502	—	311,974	347,213	—	793,319	42.5	47.3
" '36	714,938	—	—	309,926	342,067	—	785,975	43.3	47.8
" '37	697,490	—	—	298,273	340,724	—	778,996	42.7	48.8

Year ending.	RECEIPTS.			EXPENDITURE.			Fire Fund, exclusive of Paid-up Capital. (see head-note.)	Percentage to Premium Income.	
	Premiums less Re-insurances.	Rent, Interest and Profit on Investm'ts, less Income Tax and depreciation of Investm'ts.	Other Income.	Net Losses, excluding Fire Brigade Expenses.	Commission & other Expenses of Management including Fire Brigade Expenses.	Other Outgo.		Of Losses.	Of Exes.
Col. 1	2	3	4	5	6	7	8	9	10
	£	£		£	£	£	£	%	%
Car & General (allied with Royal Exchange)									
31 Dec. '33	96,833	1,431	—	45,804	38,734	189	38,733	47.3	40.0
" '34	100,873	1,655	—	49,433	40,471	—	40,349	49.0	40.1
" '35	95,381	1,664	—	45,206	38,258	89	38,153	47.4	40.2
" '36	96,803	1,540	—	43,758	38,791	57	38,721	45.2	40.1
" '37	101,418	1,565	—	41,385	42,526	64	40,567	40.8	41.9
Celtic (allied with Yorkshire)									
31 Dec. '33	18,202	—	—	9,741	9,668	—	7,281	53.5	53.3
" '34	17,034	—	—	8,512	9,357	—	6,813	49.9	54.9
" '35	17,419	—	—	10,718	9,213	—	6,967	61.5	52.8
" '36	16,295	—	—	8,714	8,555	—	6,518	53.4	52.5
" '37	14,274	—	—	5,767	7,583	—	5,710	40.4	53.1
Central (allied with Liverpool & London & Globe)									
31 Dec. '33	282,394	—	—	134,293	110,053	6,561	291,663	47.6	38.9
" '34	266,069	—	—	110,197	108,071	5,752	285,133	41.4	40.6
" '35	262,666	—	—	108,511	106,419	5,986	283,772	41.3	40.5
" '36	241,963	—	—	111,130	95,301	4,690	275,491	45.9	39.4
" '37	239,593	—	—	104,248	94,755	5,054	274,543	43.5	39.5
Century (allied with Friends' Provident)									
31 Dec. '33	308,595	3,278	—	150,130	158,704	—	200,161	48.6	51.4
" '34	310,963	3,365	—	132,167	154,279	—	214,385	42.5	49.6
" '35	331,506	3,761	—	135,372	163,588	—	232,602	40.8	49.3
" '36	342,712	3,952	—	141,282	168,937	—	237,085	41.2	49.3
" '37	421,765	4,026	—	186,526	214,712	—	268,706	44.2	50.9
Chemists' Mutual									
30 Sept. '33	1,437	155	667	259	542	—	5,074	12.4	25.8
" '34	1,527	153	637	418	564	—	6,110	27.3	36.9
" '35	1,648	175	694	367	517	—	7,159	22.3	31.4
" '36	1,712	203	802	229	560	—	8,185	13.3	32.7
" '37	1,810	222	715	546	665	—	9,224	30.2	36.8
Church of Scotland									
31 Oct. '33	2,543	1,940	484	374	877	—	45,491	14.6	34.5
" '34	2,553	1,894	235	319	1,135	—	46,619	12.5	44.5
" '35	2,550	1,802	226	1,832	1,073	—	46,191	71.9	42.1
" '36	2,552	1,735	577	1,833	1,073	—	47,699	71.8	42.1
" '37	2,507	1,720	201	1,390	1,103	—	47,535	55.0	44.0
Coal & Iron Trades									
31 Dec. '34	299	—	20	5	—	—	502	1.7	—
" '35	277	—	35	29	—	—	787	10.5	—
" '36	366	—	3	468	—	—	683	127.8	—
" '37	360	—	41	906	—	—	798	251.6	—
Commercial of Ireland (allied with Yorkshire) (includes Accident business)									
31 Dec. '33	48,550	4,551	—	26,655	22,152	—	19,420	54.9	45.4
" '34	54,436	4,666	—	30,787	24,332	—	21,774	56.5	44.7
" '35	52,145	4,655	—	32,531	24,717	—	20,858	62.4	47.4
" '36	44,462	4,438	285	25,330	21,764	—	19,035	56.9	48.9
" '37	47,874	4,412	—	24,856	27,746	—	21,150	51.9	45.4
Commercial Union									
31 Dec. '33	5,416,769	—	—	2,461,485	2,537,802	237,401	6,925,228	45.4	46.8
" '34	5,371,820	—	—	2,217,632	2,467,959	263,703	6,875,753	41.2	45.9
" '35	5,266,449	—	—	2,028,407	2,407,839	271,488	6,934,468	38.5	45.8
" '36	5,308,412	—	—	2,098,066	2,426,853	279,028	6,963,934	39.5	45.7
" '37	5,450,648	—	—	2,115,967	2,448,773	253,864	7,020,978	38.8	44.9
Congregational									
15 July. '33	9,677	165	—	2,049	4,351	—	4,839	21.2	45.0
" '34	9,950	158	—	502	4,457	—	4,975	5.0	46.0
" '35	10,131	166	—	934	4,269	—	5,066	9.2	42.1
" '36	10,024	152	—	1,278	5,015	—	5,012	12.7	50.0
" '37	10,053	—	—	398	5,242	—	5,026	3.9	52.2
Contingency									
30 June. '33	1,319	30	—	721	419	—	528	54.7	31.7
" '34	1,698	18	—	669	619	—	679	39.4	36.4
" '35	1,916	20	—	698	834	—	766	36.4	43.6
" '36	3,084	32	—	987	1,170	—	1,234	32.0	37.9
" '37	4,896	33	—	1,745	1,702	—	1,958	35.6	34.7
Co-operative									
31 Dec. '33	308,543	12,940	—	105,132	119,835	—	353,818	34.0	38.7
" '34	330,363	15,538	—	97,616	126,543	56	380,504	29.5	38.3
" '35	348,584	15,739	—	104,894	141,391	32	408,510	30.0	40.5
" '36	364,257	16,036	—	109,898	140,515	96	448,194	30.2	38.4
" '37	377,789	16,876	—	108,765	144,636	70	454,388	28.7	38.1
Cornhill									
31 Dec. '33	189,059	—	—	105,850	69,454	4,253	75,624	56.0	36.7
" '34	213,146	—	—	101,790	78,033	5,312	85,258	47.8	36.6
" '35	235,121	—	—	116,506	86,560	5,795	94,048	49.5	36.8
" '36	229,574	—	—	117,814	90,418	5,586	91,830	51.3	39.3
" '37	229,248	—	—	110,328	92,562	4,678	91,699	48.1	40.3
Cornish Mutual									
30 Sept. '33	5,960	1,901	355	4,443	1,538	127	32,722	74.5	25.8
" '34	7,978	1,435	413	5,364	1,330	272	35,581	67.2	16.7
" '35	7,964	1,283	491	1,825	1,564	476	41,480	22.9	19.6
" '36	8,218	1,367	541	2,959	1,496	1,298	45,853	36.0	18.2
" '37	8,104	1,471	768	4,759	1,980	1,183	48,275	58.7	24.4

Year ending.	RECEIPTS.				EXPENDITURE.			Percentage to Premium Income.	
	Premiums less Re-insurances.	Rent, Interest and Profit on Investm'ts, less Income Tax and depreciation of Investm'ts.	Other Income.	Net Losses, excluding Fire Brigade Expenses.	Commission & other Expenses of Managem't including Fire Brigade Expenses.	Other Outgo.	Fire Fund, exclusive of Paid-up Capital. (see head-note.)	Of Losses.	Of Exes.
Col. 1	2	3	4	5	6	7	8	9	10
	£	£	£	£	£	£	£	%	%
Dominion									
31 Dec. '33	1,066	7	—	591	343	—	426	55.4	32.2
" '34	1,305	9	—	279	500	—	522	21.4	38.3
" '35	1,289	17	—	652	508	—	516	50.6	39.4
" '36	1,541	16	—	465	601	—	616	30.1	39.0
" '37	1,551	19	—	406	778	—	620	26.1	50.1
Dominion of Canada General									
31 Dec. '33	38,318	—	—	13,067	20,651	—	42,089	34.1	53.8
" '34	41,527	—	—	13,007	22,686	—	42,480	31.3	54.6
" '35	39,729	—	—	8,675	21,591	—	42,145	21.8	54.3
" '36	38,321	—	—	9,980	20,325	—	40,525	26.0	53.0
" '37	42,285	1,860	—	9,454	21,524	—	41,984	22.3	50.9
Drapers' & General (allied with Provincial)									
31 Dec. '33	34,991	413	—	16,032	13,285	—	13,996	45.8	37.9
" '34	35,845	433	—	15,763	13,837	—	14,338	43.9	38.6
" '35	34,302	444	—	17,022	14,118	—	13,720	49.6	41.1
" '36	34,846	418	—	14,999	13,735	—	13,938	43.0	39.4
" '37	36,942	418	—	11,297	15,468	—	14,777	30.6	41.9
Eagle Star									
31 Dec. '33	810,290	—	—	359,020	408,710	—	424,116	44.3	50.4
" '34	812,660	—	—	347,491	418,396	—	425,064	42.7	51.4
" '35	808,087	—	—	323,148	416,629	—	423,235	39.9	51.5
" '36	795,916	—	—	318,563	408,148	—	418,367	40.0	51.2
" '37	819,464	—	—	300,552	420,394	—	427,786	36.6	51.3
Ecclesiastical									
28 Feb. '34	123,657	15,307	10,743	23,610	51,182	—	293,200	19.1	41.4
" '35	125,560	13,591	11,379	18,397	51,037	—	300,000	14.6	40.6
29 " '36	128,102	13,921	10,595	26,486	50,406	—	300,000	20.7	39.3
28 " '37	134,414	13,782	13,102	22,193	51,257	—	310,000	16.5	38.1
" '38	136,716	14,273	12,263	33,286	54,640	—	315,000	24.3	40.0
Economic									
31 Dec. '33	95,010	7,919	—	53,091	42,171	—	100,505	55.9	44.3
" '34	90,079	5,843	—	48,474	41,128	—	100,040	53.8	45.6
" '35	90,830	5,706	—	47,620	39,509	—	101,415	52.4	43.5
" '36	95,445	4,425	—	54,289	38,846	—	103,723	56.8	40.7
" '37	90,794	4,315	—	44,690	41,111	—	101,397	49.2	45.2
Edinburgh (allied with Commercial Union)									
31 Dec. '33	54,875	—	—	26,696	24,770	384	51,209	48.6	45.1
" '34	53,316	—	—	24,107	24,028	176	52,213	45.2	45.1
" '35	50,126	—	—	20,377	22,638	254	52,900	40.6	45.7
" '36	47,503	—	—	19,493	21,636	307	51,954	41.0	45.5
" '37	46,813	—	—	16,758	20,752	881	52,376	35.8	44.3
Elders (allied with Sun Insurance)									
31 Dec. '33	2,439	617	—	864	759	16	975	35.4	31.1
" '34	13,067	637	—	5,620	5,073	80	5,227	43.0	39.4
" '35	12,796	637	—	5,765	5,434	74	5,118	45.0	43.0
" '36	12,873	627	—	5,299	5,487	13	5,149	41.1	42.7
" '37	13,239	617	—	5,281	5,508	9	5,295	39.8	41.6
Employers' Liability									
31 Dec. '33	381,650	—	—	169,549	174,255	9,893	144,660	46.9	48.2
" '34	339,583	—	—	152,474	161,528	9,953	135,833	44.9	47.5
" '35	353,052	—	—	146,958	161,481	10,001	143,221	41.0	45.9
" '36	364,932	—	—	162,666	159,124	12,632	145,973	44.6	48.6
" '37	389,653	—	—	169,134	165,655	7,622	155,861	43.4	42.5
Employers' Mutual									
30 Nov. '33	4,710	47	—	3,460	1,310	—	1,884	73.4	27.7
" '34	4,989	43	—	2,205	1,298	—	1,995	44.2	26.0
" '35	1,631	44	—	1,681	394	—	671	103.7	24.1
" '36	2,239	14	—	493	482	—	896	22.0	21.5
" '37	2,318	25	—	590	354	—	927	25.4	15.2
English (allied with General Accident, Fire & Life)									
31 Dec. '33	509	—	43	169	548	—	245	33.2	107.6
" '34	677	—	—	136	473	—	272	20.0	69.8
" '35	699	—	—	256	464	—	279	36.6	66.3
" '36	616	—	—	—29	634	—	246	—	102.9
" '37	648	—	—	96	470	—	259	14.8	72.5
English & American (*Fire & General Figures)									
31 Dec. '34	*32,055	—	—	18,811	4,456	—	16,028	58.6	13.9
" '35	8,315	—	—	3,632	1,161	—	4,158	43.7	13.9
" '36	7,953	—	—	5,901	1,106	—	3,976	74.2	13.9
" '37	5,595	—	—	1,722	759	—	2,797	30.8	13.5
Essex & Suffolk Equitable (allied with Atlas)									
31 Dec. '33	144,452	—	—	70,722	66,155	1,802	157,781	48.9	47.0
" '34	145,979	—	—	59,290	66,817	1,688	158,391	40.6	45.0
" '35	146,692	—	—	65,623	69,681	2,215	158,677	44.7	47.0
" '36	146,634	—	—	55,619	66,672	102,098	58,653	37.9	45.4
" '37	150,197	—	—	53,350	70,323	2,066	60,079	35.5	46.8
Excess									
31 Dec. '33	96,719	—	—	66,014	In P. & L.	—	95,969	68.2	—
" '34	88,325	—	—	72,000	"	—	102,294	81.5	—
" '35	92,184	—	—	59,585	"	—	104,893	64.6	—
" '36	88,462	—	—	57,966	"	—	120,889	65.5	—
" '37	89,301	—	—	67,813	"	—	116,378	75.9	—

Year ending	Premiums less Re-insurances	Rent, Interest and Profit on Investments, less Income Tax and depreciation of Investments	Other Income	Net Losses, excluding Fire Brigade Expenses	Commission & other Expenses of Management including Fire Brigade Expenses	Other Outgo	Fire Fund, exclusive of Paid-up Capital. (see head-note.)	Percentage to Premium Income.	
								Of Losses.	Of Exes.
								9	10
Col. 1	2	3	4	5	6	7	8	%	%
Farmers' Finance & Insurance									
31 Dec. '33	5,477	46	—	3,131	1,735	—	2,191	57.1	31.7
" '34	5,422	48	—	2,293	1,627	—	2,169	42.3	30.0
" '35	5,438	48	—	2,124	1,632	—	2,175	39.1	30.0
" '36	5,444	47	—	2,036	1,768	—	2,178	37.4	32.5
" '37	5,491	46	—	1,996	1,922	—	2,196	36.4	35.0
Federated Employers'									
31 Dec. '33	11,500	318	—	7,385	4,478	—	4,600	65.9	38.9
" '34	11,698	347	—	4,821	4,263	—	4,679	41.2	36.5
" '35	11,275	350	—	5,367	4,499	—	4,510	47.6	39.9
" '36	12,602	391	—	7,115	5,388	53	5,041	56.4	42.7
" '37	12,657	332	—	5,181	5,618	12	5,063	40.9	44.4
Fine Art & General (allied with North British & Mercantile)									
31 Dec. '33	158,933	—	—	81,586	71,543	—	196,073	51.3	45.0
" '34	164,283	—	—	56,943	69,728	—	198,213	34.6	42.4
" '35	166,262	—	—	61,388	69,628	—	199,005	37.0	41.9
" '36	172,301	—	—	69,973	67,835	—	201,420	40.6	39.3
" '37	178,041	—	—	66,784	68,848	—	203,717	37.5	38.6
General Accident, Fire & Life									
31 Dec. '33	548,900	—	—	222,442	231,146	—	419,560	40.5	42.1
" '34	593,086	—	—	189,083	249,860	—	437,226	31.8	42.1
" '35	642,318	—	—	212,924	270,840	—	466,927	33.1	42.1
" '36	674,704	—	—	239,559	286,437	—	519,882	35.5	42.4
" '37	720,813	—	—	215,731	303,426	—	538,325	29.9	42.0
Gracechurch									
31 Dec. '37	495	—	—	495	59	—	3,941	100.0	11.9
Gresham Fire & Accident (allied with Legal and General)									
31 Dec. '33	134,457	—	—	72,153	56,238	—	60,506	53.7	41.8
" '34	138,819	—	—	73,195	60,329	—	62,468	52.7	43.4
" '35	132,727	—	—	70,931	59,521	—	63,091	53.4	44.8
" '36	125,495	—	—	63,403	58,087	10,000	50,198	50.5	46.3
" '37	122,684	—	—	57,433	56,881	—	49,074	46.8	46.3
Guarantee Society (allied with York-shire)									
31 Dec. '33	25,814	637	1,938	13,740	10,490	—	19,641	53.2	40.6
" '34	24,690	828	—	13,545	10,063	—	19,351	54.8	40.7
" '35	24,609	824	69	13,210	10,106	—	19,337	53.7	41.1
" '36	23,641	621	—	12,532	9,688	—	18,966	53.0	40.9
" '37	21,335	611	—	9,819	8,226	—	18,034	46.0	38.5
Guardian									
31 Dec. '33	1,277,277	64,396	10,063	640,342	584,331	38,996	1,685,728	50.1	45.7
" '34	1,109,932	55,142	—	457,251	527,439	9,804	1,602,593	41.2	47.5
" '35	1,110,464	61,154	—	432,581	526,437	7,770	1,655,300	38.9	47.4
" '36	1,137,281	63,625	6,775	430,939	543,907	15,412	1,703,700	37.9	47.8
" '37	1,115,728	61,023	—	412,740	538,884	11,349	1,740,500	37.0	48.3
Guardian Eastern (allied with Guardian)									
31 Dec. '33	50,809	2,163	299	26,956	18,148	—	59,177	53.0	35.7
" '34	52,674	2,195	143	23,452	20,223	—	70,513	44.2	38.4
" '35	51,213	2,471	24	26,152	18,594	119	79,835	51.0	36.3
" '36	47,802	2,699	—	25,880	17,820	404	85,752	54.1	37.2
" '37	39,395	2,753	74	18,276	15,627	2	87,819	46.4	39.6
Guildhall (allied with London Assurance)									
31 Dec. '33	259,644	—	—	156,286	97,777	—	103,858	60.2	37.6
" '34	290,457	—	—	163,038	108,726	—	116,183	56.1	47.4
" '35	319,594	—	—	191,539	111,200	—	127,838	60.0	34.8
" '36	259,453	—	—	176,743	104,148	—	103,781	68.1	40.1
" '37	252,117	—	—	143,978	103,400	—	100,847	57.1	41.0
Hibernian									
31 Dec. '33	29,568	—	—	13,773	15,857	82	14,784	46.6	53.6
" '34	29,815	—	—	9,314	14,599	59	14,907	31.2	48.9
" '35	29,567	—	—	13,506	15,044	6	14,783	45.7	50.9
" '36	36,062	—	—	15,992	16,595	2	18,031	44.3	46.0
" '37	52,094	—	—	18,393	20,530	12	26,047	35.3	39.4
Ideal Fire and General (Fire and General Figures)									
31 Dec. '34	2,227	—	—	29	986	—	1,911	1.3	44.3
(9 mths)									
31 Dec. '35	4,811	960	64	1,055	1,395	—	4,326	21.9	29.0
" '36	5,531	983	122	2,030	1,499	696	6,144	36.7	27.1
" '37	5,076	1,018	132	2,608	1,932	1,386	5,730	51.4	38.1
Imperial Chemicals									
31 Dec. '33	36,220	1,626	—	4,648	4,099	—	7,087	12.8	11.3
" '34	35,554	3,118	—	6,235	4,023	—	50,454	17.5	11.3
" '35	36,552	3,268	—	6,555	4,146	—	47,515	18.0	11.4
" '36	39,334	3,348	—	5,051	4,847	—	48,718	12.8	12.3
" '37	44,676	3,434	—	29,702	5,608	—	52,055	66.5	12.5
Insurance Corporation of Ireland									
31 Dec. '35	352	—	—	8	651	—	247	2.3	184.9
" '36	2,521	—	—	290	1,870	—	1,008	8.0	70.2
" '37	17,817	147	—	6,495	7,112	—	7,127	36.5	39.9
Irish Catholic Church Property									
31 Dec. '33	13,714	—	—	2,738	2,976	—	52,607	19.9	21.7
" '34	14,102	—	—	2,327	2,933	—	55,523	16.5	20.8
" '35	15,499	—	—	953	2,731	—	59,088	6.1	17.6
" '36	15,881	—	—	2,661	3,144	—	62,417	16.8	19.8
" '37	16,396	—	—	1,169	3,115	—	66,575	7.1	18.9

Year ending.	RECEIPTS.			EXPENDITURE.			Percentage to Premium Income.		
	Premiums less Re-insurances.	Rent, Interest and Profit on Investments, less Income Tax and depreciation of Investments.	Other Income.	Net Losses, excluding Fire Brigade Expenses.	Commission & other Expenses of Management including Fire Brigade Expenses.	Other Outgo.	Fire Fund, exclusive of Paid-up Capital. (see head note)	Of Losses.	Of Exes.
Col. 1	2	3	4	5	6	7	8	9	10
	£	£	£	£	£	£	£	%	%
Irish National									
31 Dec. '33	6,492	58	—	2,839	2,562	—	2,597	43.7	39.5
" '34	7,230	75	—	1,687	2,860	—	2,892	23.3	39.5
" '35	7,692	80	180	4,463	3,018	—	3,076	58.0	39.2
" '36	8,055	89	—	4,567	3,205	—	3,222	56.7	39.8
" '37	17,613	176	1,206	7,758	6,326	—	7,676	44.0	35.9
Irish Public Bodies Mutual									
31 Dec. '33	4,439	—	—	232	782	—	24,570	5.2	17.6
" '34	4,679	—	—	1,300	801	—	29,704	27.9	17.1
" '35	6,113	1,033	625	168	1,090	—	36,217	2.7	17.8
" '36	7,906	1,135	502	317	1,367	—	44,075	4.0	17.3
" '37	8,078	1,700	167	347	1,429	—	52,244	4.2	17.6
Law Fire (allied with Alliance)									
31 Dec. '33	272,907	7,170	—	73,311	100,754	—	174,935	26.8	36.9
" '34	293,341	8,000	—	60,708	102,677	—	194,622	22.1	36.7
" '35	275,435	7,996	—	75,273	99,903	—	195,135	27.3	36.2
" '36	274,473	7,956	—	66,040	98,860	—	194,750	24.0	36.0
" '37	275,643	7,944	—	65,074	100,027	—	195,218	23.6	36.3
Law Union & Rock (allied with London & Lancashire)									
31 Dec. '33	453,514	—	—	162,317	212,019	—	531,406	35.8	46.7
" '34	463,389	—	—	155,990	216,403	—	535,355	33.6	46.7
" '35	448,513	—	—	151,255	208,963	—	529,405	33.7	46.6
" '36	437,799	—	—	161,998	210,417	—	525,120	37.0	48.0
" '37	441,248	—	—	143,284	211,349	—	526,499	32.4	47.9
Legal (allied with Royal)									
31 Dec. '33	123,537	—	—	54,573	63,238	—	106,998	44.1	51.2
" '34	122,124	—	—	47,965	63,938	—	106,433	39.2	52.3
" '35	118,771	—	—	48,339	60,891	—	105,091	40.7	51.3
" '36	115,747	—	—	49,289	57,396	—	126,299	42.6	49.6
" '37	119,450	—	—	47,521	60,901	—	127,780	39.8	50.9
Legal & General									
31 Dec. '33	284,481	10,793	—	122,577	127,722	—	228,017	43.1	44.9
" '34	312,870	8,912	—	134,537	143,302	—	240,791	43.0	45.8
" '35	323,209	9,262	—	132,382	153,428	—	245,444	40.9	47.0
" '36	314,713	9,061	—	118,693	152,868	10,000	241,621	37.7	48.5
" '37	337,511	8,909	—	118,020	169,196	5,000	251,379	34.9	50.1
Licenses & General									
31 Dec. '33	89,568	3,014	—	45,911	43,265	676	40,421	51.2	48.3
" '34	88,281	3,237	—	45,189	40,091	243	39,906	51.2	45.4
" '35	85,896	2,895	—	46,583	38,799	341	38,952	54.2	45.2
" '36	89,349	2,819	—	41,395	42,715	209	40,740	46.3	47.8
" '37	83,492	2,626	—	47,529	38,606	178	38,397	56.9	46.2
Liverpool & London & Globe (allied with Royal)									
31 Dec. '33	3,931,274	—	—	1,778,885	1,757,850	89,534	3,347,509	45.3	44.7
" '34	3,980,976	—	—	1,624,861	1,768,707	140,832	3,359,390	41.0	44.7
" '35	3,960,629	—	—	1,576,873	1,733,895	167,251	3,359,252	39.8	43.8
" '36	3,909,518	—	—	1,654,399	1,707,299	157,280	3,338,807	42.3	43.6
" '37	3,925,852	—	—	1,585,286	1,749,650	162,138	3,345,341	40.4	48.7
Liverpool Marine & General (allied with Century)									
31 Dec. '33	59,345	—	—	28,421	30,520	—	21,185	47.8	51.4
" '34	59,801	—	—	26,499	29,669	—	26,820	44.3	49.6
" '35	63,751	—	—	29,755	31,459	—	30,500	46.6	49.3
" '36	65,604	—	—	31,500	32,378	—	31,242	48.0	49.3
" '37	80,164	—	—	32,176	40,962	—	42,068	40.1	51.1
Local Government Guarantee (allied with United British)									
31 Dec. '33	40,469	1,359	—	21,689	18,708	—	21,188	53.6	46.2
" '34	41,204	1,388	—	20,333	19,129	—	21,482	49.8	46.4
" '35	29,356	918	—	16,969	15,282	—	16,742	57.8	52.0
" '36	27,748	684	—	12,166	15,172	—	16,099	43.8	54.7
" '37	15,711	652	—	11,730	7,398	—	11,284	74.6	47.1
London Assurance									
31 Dec. '33	1,398,503	65,876	—	720,538	631,090	31,946	1,219,374	51.5	45.1
" '34	1,397,617	55,200	—	654,594	623,678	34,273	1,210,148	46.8	44.6
" '35	1,365,117	57,618	—	593,313	623,014	32,886	1,189,658	43.4	45.6
" '36	2,041,663	56,995	1,366	900,291	991,487	—	1,768,673	44.1	48.6
" '37	2,010,868	—	—	830,113	1,008,993	957,435	804,347	41.3	50.2
London & County (allied with Sun)									
31 Dec. '33	8,951	140	—	4,763	5,410	716	3,580	53.2	60.4
" '34	14,203	543	2,216	6,348	7,202	743	5,681	44.7	50.7
" '35	15,317	543	250	5,566	7,333	827	6,127	36.3	47.9
" '36	16,039	534	—	5,713	8,241	897	6,416	35.6	51.4
" '37	15,558	525	—	5,801	7,979	759	6,223	37.2	51.3
London & Edinburgh									
31 Dec. '33	2,504	—	—	762	1,034	—	1,002	30.4	41.3
" '34	3,965	—	—	2,887	1,365	—	1,586	72.8	34.4
" '35	3,431	—	—	2,625	1,500	—	1,372	76.2	43.7
" '36	3,683	—	—	3,063	1,192	—	1,473	83.1	32.3
" '37	1,788	—	—	676	878	—	715	37.8	49.1
London Guarantee & Accident (allied with Phoenix)									
31 Dec. '33	198,470	—	—	104,136	94,059	5,267	79,400	52.4	47.3
" '34	202,711	—	—	88,957	92,342	6,532	81,100	43.8	45.5
" '35	206,159	—	—	81,962	93,113	7,935	82,500	39.8	46.1
" '36	219,267	—	—	90,223	101,516	8,419	88,000	41.1	46.3
" '37	236,516	—	—	92,271	106,904	8,610	94,600	39.0	46.5

Year ending.	Col. 1	RECEIPTS.			EXPENDITURE.			Percentage to Premium Income.	
		Premiums less Re-insurances.	Rent, Interest and Profit on Investm'ts, less Income Tax and depreciation of Investm'ts.	Other Income.	Net Losses, excluding Fire Brigade Expenses.	Commission & other Expenses of Managem't including Fire Brigade Expenses.	Other Outgo.	Fire Fund, exclusive of Paid-up Capital. (see head-note.)	Of Losses. Of Exes.
		£	£	£	£	£	£	£	% %
London & Lancashire									
31 Dec. '33		2,767,767	—	—	1,080,925	1,247,940	65,898	3,507,500	39.0 45.0
" '34		2,842,102	—	—	1,056,955	1,272,038	95,819	3,536,841	37.2 44.7
" '35		2,812,404	—	—	1,029,865	1,266,753	83,875	3,524,962	36.6 45.0
" '36		2,746,725	—	—	1,086,738	1,260,922	68,135	3,498,690	39.5 45.9
" '37		2,772,453	—	—	1,051,586	1,268,803	75,053	3,508,981	37.9 45.7
London & Provincial Marine & General (allied with Yorkshire)									
31 Dec. '33		73,404	1,613	—	39,104	33,981	203	48,969	53.2 46.3
" '34		76,560	1,876	—	35,847	34,180	—	52,378	46.8 44.6
" '35		77,524	2,143	—	33,319	34,602	59	54,065	43.0 44.6
" '36		75,883	2,037	—	34,706	35,860	12	55,427	45.7 47.2
" '37		76,814	2,151	—	31,542	35,284	—	55,567	41.0 45.9
London & Scottish (allied with Northern)									
31 Dec. '33		281,194	4,496	—	145,101	118,809	6,280	140,597	51.6 44.4
" '34		273,180	4,182	—	139,426	113,297	7,947	136,590	51.0 41.5
" '35		267,112	4,142	—	127,200	110,991	7,392	133,556	47.6 41.6
" '36		260,190	4,004	—	125,601	106,462	6,793	130,095	48.2 40.9
" '37		254,116	3,893	—	115,178	103,534	6,427	127,058	45.3 40.7
Mercantile & General (includes Accident)									
31 Dec. '33		858,761	—	—	537,217	288,561	—	343,504	62.5 33.6
" '34		865,044	—	—	515,723	296,596	—	346,017	59.6 34.3
" '35		900,384	—	—	536,431	306,656	—	360,154	59.6 34.1
" '36		837,456	—	—	502,815	298,286	—	334,982	60.0 35.6
" '37		851,201	—	—	488,042	298,586	—	340,480	57.3 35.8
Merchants & Manufacturers (allied with British Oak)									
31 Dec. '33		4,946	—	—	3,339	1,195	—	1,978	67.5 24.1
" '34		6,068	—	—	4,074	1,425	—	2,427	67.1 23.5
" '35		3,194	—	—	3,142	590	—	1,277	98.4 18.5
" '36		5,328	—	—	2,693	1,557	—	2,131	50.6 29.2
" '37		7,403	—	—	4,544	2,152	3	2,958	61.4 29.1
Merchants' Marine (allied with Employers' Liability) *Fire and General Figures.									
31 Dec. '33		*48,315	—	—	24,333	21,854	2,052	19,326	50.4 45.2
" '34		*11,685	—	39½	22,563	17,886	154	16,674	54.1 42.9
" '35		27,969	—	—	14,269	11,315	652	11,188	51.0 40.4
" '36		30,213	—	228	13,178	11,360	157	12,085	43.6 37.6
" '37		31,950	—	75	11,111	11,697	324	12,780	34.8 36.6
Methodist									
30 June, '33		19,306	—	1,948	11,051	3,312	—	179,653	57.2 7.1
" '34		23,136	—	1,816	10,036	3,444	—	181,568	43.3 14.9
" '35		23,248	—	—	1,922	4,123	—	186,624	8.3 17.7
" '36		23,595	—	—	7,324	3,609	—	186,797	31.0 15.3
" '37		23,441	—	—	1,350	3,374	—	186,721	5.7 114.3
Motor Union (allied with Royal Exchange)									
31 Dec. '33		178,831	3,015	—	98,744	73,444	—	71,532	55.2 41.1
" '34		182,414	3,138	—	93,054	73,768	—	72,966	51.0 40.4
" '35		187,804	3,199	—	83,202	75,638	329	75,122	44.3 40.3
" '36		185,121	3,288	—	86,664	75,014	12	74,048	46.8 40.5
" '37		195,356	3,086	—	84,316	79,032	—	78,142	43.2 40.5
Municipal Mutual									
31 Dec. '33		86,134	4,365	—	10,043	30,889	19,811	147,846	11.6 35.9
" '34		88,925	4,990	—	5,332	32,171	18,871	183,506	6.0 36.1
" '35		100,086	5,830	—	12,258	35,053	21,660	212,396	12.2 35.0
" '36		105,298	6,161	—	16,857	38,224	21,487	240,439	16.0 36.3
" '37		113,080	6,773	—	12,829	40,507	25,482	272,601	11.3 35.8
Mutual Property Life & General									
31 Dec. '33		117	—	—	24	104	—	70	20.5 88.8
" '34		110	—	—	20	94	—	66	18.8 85.4
" '35		4,911	—	—	1,183	2,278	191	491	24.1 46.4
" '36		6,147	—	—	1,240	2,779	476	615	20.2 45.2
" '37		5,819	—	—	1,348	2,762	435	582	23.1 47.4
National & Colonial									
31 Dec. '37		8,054	858	—	4,111	3,349	—	3,222	51.0 41.6
National Employers' Mutual									
31 Dec. '33		17,523	329	—	8,313	7,338	—	7,009	47.4 41.8
" '34		18,838	270	—	6,224	7,674	—	7,533	33.0 40.7
" '35		20,273	256	—	5,857	8,299	—	8,109	28.8 40.9
" '36		22,685	237	—	7,759	9,216	—	9,074	34.2 40.6
" '37		24,921	334	—	6,856	10,117	—	19,968	27.5 40.6
National Farmers Union Mutual									
31 Dec. '33		108,770	1,765	—	61,093	45,754	—	58,385	56.2 42.1
" '34		113,501	2,022	—	53,816	45,881	—	60,750	47.4 40.4
" '35		118,024	2,364	—	59,289	48,589	—	65,512	49.8 40.8
" '36		125,150	2,189	—	55,471	50,349	—	72,575	44.3 40.2
" '37		129,805	2,780	—	65,232	54,439	—	79,902	50.3 41.9

Year ending.	RECEIPTS.			EXPENDITURE.			Fire Fund, exclusive of Paid-up Capital. (see head-note.)	Percentage to Premium Income.	
	Premiums less Re-insurances.	Rent, Interest and Profit on Investm'ts, less Income Tax and depreciation of Investm'ts.	Other Income.	Net. Losses, excluding Fire Brigade Expenses.	Commission & other Expenses of Managem't including Fire Brigade Expenses.	Other Outgo.		Of Losses.	Of Exes.
Col. 1	2	3	4	5	6	7	8	9	10
	£	£	£	£	£	£	£	%	%
National of Great Britain (allied with Commercial Union)									
31 Dec. '33	71,313	—	—	28,139	34,352	849	115,387	39.4	48.1
" '34	67,469	—	—	28,629	33,362	1,134	116,082	42.4	49.4
" '35	61,284	—	—	26,934	29,119	965	116,434	43.9	47.5
" '36	60,029	—	—	25,142	27,494	988	116,818	41.9	45.8
" '37	58,923	—	—	26,497	27,302	845	115,099	44.9	46.4
National & Local Government Officers' Mutual									
31 Dec. '33	1,208	119	—	164	561	—	3,402	13.5	46.4
" '34	1,575	—	—	186	594	—	3,548	11.8	37.7
" '35	2,241	—	1,236	279	747	—	6,000	12.4	33.3
" '36	2,817	—	—	482	939	—	7,396	17.1	33.3
" '37	3,450	—	—	659	1,150	—	9,037	19.1	33.3
National Provincial (allied with Royal Exchange)									
31 Dec. '33	62,541	2,864	—	31,735	28,512	—	75,016	50.7	45.6
" '34	63,279	2,913	—	34,650	27,870	—	75,312	54.8	44.0
" '35	45,733	2,680	—	20,023	22,694	—	68,293	43.8	49.6
" '36	42,310	2,578	—	20,504	20,479	—	66,924	48.4	48.4
" '37	37,987	2,477	—	17,247	16,388	—	65,195	45.4	43.1
New Ireland (*Fire & Accident figures)									
31 Dec. '33	*30,662	782	11,000	37,660	18,382	—	9,332	122.8	59.9
" '34	3,353	40	—	2,746	871	—	1,125	81.8	25.9
" '35	5,774	72	—	2,452	1,970	—	2,550	42.4	34.1
" '36	3,853	57	—	1,653	2,031	—	2,782	42.8	52.6
" '37	4,783	120	—	1,112	2,524	—	4,049	23.2	52.8
North British & Mercantile									
31 Dec. '33	3,301,021	—	—	1,459,189	1,511,718	—	3,320,409	44.2	45.8
" '34	3,368,132	—	—	1,325,879	1,556,305	—	3,346,453	39.4	46.2
" '35	3,382,866	—	—	1,262,333	1,652,191	—	3,353,147	37.3	48.8
" '36	3,401,992	—	—	1,398,507	1,626,549	—	3,360,797	41.1	47.8
" '37	3,561,354	—	—	1,460,700	1,679,971	—	4,424,542	41.0	47.2
Northern									
31 Dec. '33	1,940,733	46,870	—	945,493	908,818	64,056	970,366	48.7	46.8
" '34	1,947,699	45,927	—	849,154	904,885	58,538	973,849	43.6	46.4
" '35	1,936,110	45,736	—	780,994	893,882	62,956	968,055	40.3	46.1
" '36	1,926,712	—	—	798,478	891,261	62,878	963,356	41.4	46.2
" '37	1,935,294	—	—	765,004	897,074	56,873	967,647	39.5	46.3
Northern Maritime (allied with Phoenix)									
31 Dec. '33	18,623	—	—	11,784	5,869	309	7,500	63.5	32.9
" '34	18,553	—	—	11,594	6,119	316	7,500	62.5	34.6
" '35	18,004	—	—	10,428	5,682	335	7,200	57.9	33.4
" '36	16,429	—	—	9,946	5,254	445	6,600	60.5	31.9
" '37	16,342	—	—	8,206	5,045	372	6,600	50.2	33.1
Norwich Union Fire (allied with Norwich Union Life)									
31 Dec. '33	1,784,972	—	—	890,642	824,997	45,670	713,989	49.9	46.2
" '34	1,730,593	—	—	805,956	795,711	46,244	692,237	46.5	46.0
" '35	1,670,126	—	—	717,380	778,443	47,471	668,051	42.9	46.6
" '36	1,636,947	—	—	733,193	775,026	53,996	654,779	44.8	47.3
" '37	1,743,805	—	—	693,117	792,056	46,594	697,522	39.7	45.4
Ocean (allied with Commercial Union)									
31 Dec. '33	301,615	—	—	108,982	128,259	401	617,750	36.1	42.5
" '34	292,748	—	—	93,300	127,839	47	599,312	31.9	43.7
" '35	299,054	—	—	94,205	127,931	152	601,078	31.5	42.8
" '36	295,119	—	—	110,140	123,707	7	587,343	37.3	41.9
" '37	304,631	—	—	109,517	125,856	28	581,573	36.0	41.3
Oldham & Counties Farmers									
31 Jan. '34	395	215	—	—	167	50	1,793	—	42.3
" '35	387	223	—	78	177	54	1,306	20.0	45.7
" '36	392	236	—	720	172	31	1,014	183.7	43.9
" '37	382	209	—	139	138	—	1,328	36.4	36.1
" '38	388	203	4	27	168	—	1,727	6.7	43.3
Palatine (allied with Commercial Union)									
31 Dec. '33	441,928	—	—	216,466	208,616	21,723	666,394	48.9	52.1
" '34	442,479	—	—	200,654	202,118	23,173	667,500	45.4	45.7
" '35	390,353	—	—	189,202	182,500	28,629	647,522	48.4	46.8
" '36	416,779	—	—	191,154	191,065	27,068	645,012	45.8	45.8
" '37	429,002	—	—	181,716	193,082	19,630	649,586	42.3	45.0
Patriotic (allied with Sun Insurance)									
31 Dec. '33	185,840	2,624	—	87,517	80,371	7,735	74,336	47.1	43.2
" '34	196,209	2,483	—	89,392	79,426	13,000	78,483	45.6	40.5
" '35	180,167	2,360	—	83,206	75,990	5,433	72,067	46.2	42.2
" '36	168,908	2,269	—	76,080	73,271	6,507	67,563	45.0	47.2
" '37	162,782	2,156	—	64,613	72,889	7,840	65,113	39.7	44.7
Pearl									
31 Dec. '33	776,353	26,482	—	310,434	285,824	10,749	772,386	43.5	36.8
" '34	756,886	32,568	—	344,821	337,159	15,300	864,541	45.6	44.5
" '35	956,727	37,175	—	400,694	446,965	16,667	994,117	41.9	46.7
" '36	1,138,265	39,791	100,000	538,020	660,096	19,784	1,054,273	47.2	57.9
" '37	1,119,326	42,863	—	494,970	619,433	37,727	1,064,333	44.2	55.3

Year ending.	Col. 1	RECEIPTS.			EXPENDITURE.			Percentage to Premium Income.	
		Premiums less Re-insurances.	Rent, Interest and Profit on Investm'ts. Tax and depreciation of Investm'ts.	Other Income.	Net. Losses, excluding Fire Brigade Expenses.	Commission & other Expenses of Managem't including Fire Brigade Expenses.	Other Outgo.	Fire Fund, exclusive of Paid-up Capital. (see head-note.)	Of Losses. Of Exes.
		2	3	4	5	6	7	8	9 10
		£	£	£	£	£	£	£	% %
Phoenix									
31 Dec. '33		2,672,300	—	—	1,353,304	1,247,964	68,233	1,069,000	50.6 46.7
" '34		2,781,907	—	—	1,205,662	1,243,876	84,262	1,113,000	43.3 44.7
" '35		2,644,479	—	—	1,097,388	1,207,097	95,924	1,066,000	41.2 45.3
" '36		2,690,523	—	—	1,137,594	1,221,740	96,099	1,077,000	42.3 45.4
" '37		2,745,654	—	—	1,102,212	1,253,644	95,144	1,099,000	40.1 45.7
Planet (allied with Sun)									
31 Dec. '33		39,836	—	—	18,889	16,578	1,287	15,934	47.4 41.6
" '34		39,507	—	—	20,879	15,869	1,112	15,803	52.8 40.2
" '35		40,451	—	—	17,364	16,730	1,689	16,180	42.9 41.3
" '36		40,304	—	—	20,472	16,484	1,407	16,122	50.7 44.3
" '37		40,452	—	—	16,745	16,791	1,215	16,181	41.4 41.5
Progress									
31 Dec. '37		9,281	—	—	2,218	2,434	6	5,337	23.9 26.2
(4½ months)									
Provident Accident & White Cross (allied with Northern)									
31 Dec. '33		53,686	1,895	—	25,421	19,443	634	26,843	47.3 36.2
" '34		51,685	1,585	—	25,211	19,831	299	25,842	48.9 38.4
" '35		48,904	1,575	—	23,794	18,771	494	24,452	48.7 38.4
" '36		50,819	—	—	25,384	19,257	469	25,409	49.9 37.9
" '37		50,916	—	—	26,175	18,535	424	25,458	51.4 36.4
Provincial									
31 Dec. '33		177,910	2,094	—	90,427	72,184	—	71,163	50.8 40.6
" '34		182,970	2,206	—	81,248	75,808	—	73,188	44.4 41.4
" '35		188,766	2,269	—	82,655	78,532	—	75,506	43.8 41.6
" '36		196,376	2,303	—	79,853	79,294	—	78,550	40.6 40.4
" '37		216,966	2,356	—	73,455	91,491	—	86,787	33.4 42.1
Prudential									
31 Dec. '33		908,044	32,313	—	438,251	385,709	—	760,095	48.3 42.5
" '34		929,462	35,032	—	438,441	406,870	—	813,279	47.2 43.8
" '35		923,597	32,935	—	427,421	423,188	—	849,824	46.3 45.8
" '36		920,178	19,217	—	393,857	416,598	548,136	368,071	42.8 45.3
" '37		952,884	19,010	—	401,981	447,423	11,074	381,154	42.2 47.0
Queensland (includes Accident and Marine figures)									
30 Sept. '33		435,679	64,529	—	208,207	163,061	25,582	796,901	47.8 37.4
" '34		453,718	63,061	—	221,893	165,135	24,683	826,888	48.8 36.4
" '35		497,893	54,078	—	245,325	177,742	*176,067	674,805	49.2 36.0
" '36		541,736	53,769	—	268,948	182,072	18,836	745,453	49.6 33.6
" '37		610,979	61,378	—	324,500	194,222	21,687	791,738	53.1 31.8
					*£150,000 of reserve fund capitalised.				
Reinsurance Corporation (includes Accident and General figures)									
31 Dec. '33		953,582	10,464	—	602,426	328,665	—	334,805	63.2 34.5
" '34		907,643	9,308	—	632,844	323,887	—	317,206	69.7 35.7
" '35		847,683	—	—	597,645	307,262	—	285,712	70.5 36.2
" '36		894,259	—	—	571,898	309,099	—	293,865	64.0 34.5
" '37		715,193	—	—	459,747	259,346	4,281	261,715	64.3 36.2
Reliance Fire & Accident (chiefly Industrial; Accident figures included)									
31 Dec. '33		85,778	1,136	5	23,111	53,323	1,450	33,928	26.9 62.2
" '34		91,175	1,317	8	22,189	54,523	1,004	43,464	24.3 59.8
" '35		96,929	1,546	9	24,012	57,539	842	51,291	24.7 59.3
" '36		106,911	1,741	8	26,901	63,015	940	*7,507	25.1 58.9
" '37		113,519	1,930	9	29,923	66,081	966	11,798	26.3 58.2
					*General Reserve of £56,000 used to extinguish establishment account.				
Reliance Marine (allied with Guardian)									
31 Dec. '33		71,261	—	93	44,555	26,046	1,052	84,290	62.5 36.5
" '34		76,417	—	689	33,041	28,278	2,948	95,127	43.2 37.0
" '35		76,741	—	—	33,753	29,908	3,060	103,148	44.0 38.9
" '36		71,190	—	—	31,837	27,064	4,135	108,301	44.7 38.0
" '37		62,154	—	—	23,727	28,639	3,971	111,117	38.1 46.0
Road Transport & General (allied with General Accident)									
31 Dec. '33		10,083	309	—	5,137	4,003	—	14,033	50.9 39.7
" '34		12,682	359	—	4,729	5,983	—	22,573	37.2 47.1
" '35		13,678	586	—	4,444	6,434	—	22,971	32.5 47.0
" '36		16,201	—	—	6,557	7,546	—	23,981	40.4 46.5
" '37		21,181	—	—	7,610	9,217	—	25,973	35.9 43.5
Royal									
31 Dec. '33		5,531,033	—	—	2,538,065	2,575,682	—	5,712,413	45.9 46.6
" '34		5,587,310	—	—	2,360,812	2,609,067	—	5,734,924	42.2 46.6
" '35		5,557,903	—	—	2,196,482	2,652,553	—	5,723,161	39.5 47.7
" '36		5,526,094	—	—	2,320,451	2,658,672	—	5,710,438	41.9 48.9
" '37		5,533,750	—	—	2,222,596	2,682,593	—	5,715,500	40.1 48.4

Year ending.	RECEIPTS.			EXPENDITURE.			Fire Fund, exclusive of Paid-up Capital. (see head-note.)	Percentage to Premium Income.	
	Premiums less Re-insurances.	Rent, Interest and Profit on Investm'ts, less Income Tax and depreciation of Investm'ts.	Other Income.	Net Losses, excluding Fire Brigade Expenses.	Commission & other Expenses of Managem't including Fire Brigade Expenses.	Other Outgo.		Of Losses.	Of Exes.
Col. 1	2	3	4	5	6	7	8	9	10
	£	£	£	£	£	£	£	%	%
Royal Exchange									
31 Dec. '33	1,462,194	41,600	—	648,589	682,000	42,157	1,184,878	44.4	46.6
" '34	1,432,296	44,813	—	614,177	647,440	40,230	1,172,919	42.8	45.2
" '35	1,483,829	40,673	—	570,497	668,215	35,213	1,193,532	38.4	45.0
" '36	1,409,271	41,888	—	587,682	645,987	34,475	1,363,709	41.7	45.8
" '37	1,455,318	47,971	—	557,432	668,250	34,279	1,382,128	28.3	45.9
Royal London Mutual									
31 Dec. '33	66,137	2,136	—	20,508	37,447	—	66,455	31.0	56.6
" '34	69,641	2,201	—	18,152	38,338	—	87,856	26.1	55.1
" '35	70,878	3,075	—	21,285	38,544	—	88,351	30.0	54.3
" '36	73,844	2,803	—	24,022	39,731	—	89,538	32.5	53.8
" '37	76,566	2,715	—	24,222	41,688	—	90,627	31.6	54.4
Royal Scottish (allied with Northern)									
31 Dec. '33	48,399	848	—	27,102	19,117	1,420	24,200	56.0	42.4
" '34	44,222	803	—	20,190	17,652	1,474	22,111	45.7	39.9
" '35	41,997	738	—	18,718	17,157	1,478	20,998	44.5	44.3
" '36	37,702	—	—	15,498	15,765	1,415	18,851	41.1	45.5
" '37	34,938	—	—	15,552	14,445	1,179	17,469	44.5	44.7
Salvation Army Fire									
30 June, '33	8,211	—	—	2,393	2,936	—	31,105	29.1	35.7
" '34	8,343	—	—	3,119	2,978	—	33,172	37.4	35.7
" '35	8,498	—	—	1,540	3,153	—	36,248	18.1	37.1
" '36	8,870	—	—	1,618	3,016	—	39,935	18.2	34.0
" '37	8,939	—	—	1,309	3,212	—	43,469	14.6	35.9
Scottish (allied with Scottish Amicable and Scottish Equitable)									
31 Dec. '33	79,425	1,479	—	45,104	36,716	—	41,770	56.7	46.2
" '34	81,997	1,718	—	36,316	38,106	—	47,799	44.2	46.4
" '35	74,278	1,733	—	36,964	34,612	—	44,711	49.7	46.6
" '36	68,350	1,626	—	32,721	31,478	—	42,340	47.9	45.9
" '37	66,020	1,520	—	29,271	30,520	—	41,408	44.3	46.2
Scottish Automobile & General (allied with General Accident)									
31 Dec. '33	480	—	—	170	232	—	192	35.4	48.3
" '34	1,354	—	—	439	632	—	542	32.4	46.7
" '35	2,391	—	—	402	973	—	956	16.8	40.6
" '36	3,409	—	—	1,576	1,325	—	1,364	46.2	38.8
" '37	3,937	—	651	2,065	835	—	1,575	52.4	21.2
Scottish Metropolitan (allied with London & Scottish)									
31 Dec. '33	22,605	409	—	11,439	11,048	1,193	11,302	50.6	48.8
" '34	21,494	379	—	12,199	11,757	990	10,747	56.8	54.7
" '35	23,161	365	—	9,879	9,308	1,135	11,581	42.6	40.2
" '36	22,298	383	—	11,066	10,220	1,455	11,149	49.6	45.8
" '37	22,167	379	—	10,410	10,343	1,319	11,084	46.9	46.6
Scottish Union & National									
31 Dec. '33	945,856	59,503	—	473,788	458,073	—	1,372,928	50.0	48.4
" '34	1,011,942	59,013	—	424,263	472,309	—	1,405,971	41.9	46.6
" '35	1,011,512	59,889	—	399,481	478,854	—	1,405,756	39.4	47.3
" '36	998,113	58,318	—	389,789	479,674	—	1,399,056	39.0	48.0
" '37	992,456	56,720	—	399,015	479,863	—	1,396,228	40.2	48.4
Sea									
31 Dec. '33	164,058	2,637	—	95,717	68,983	—	75,902	58.3	42.0
" '34	154,169	2,399	—	86,015	65,705	—	80,750	55.8	42.6
" '35	146,440	2,444	—	82,259	62,468	—	84,908	56.2	42.6
" '36	139,137	1,378	—	73,880	60,722	—	90,821	53.1	43.6
" '37	148,578	1,437	—	75,859	64,441	—	100,536	51.0	43.3
South British (includes Marine and Accident figures)									
31 Aug. '33	791,538	122,925	—	431,505	295,570	40,000	1,772,185	54.5	37.3
" '34	813,472	124,690	—	422,969	275,164	—	2,138,344	52.0	33.8
" '35	895,697	126,756	—	482,941	277,973	30,000	2,247,207	54.0	31.0
" '36	1,040,070	129,130	—	562,000	295,461	—	2,419,613	54.0	28.4
" '37	1,181,609	141,755	—	704,128	293,578	—	2,609,850	59.6	24.8
Southern (allied with Century)									
31 Dec. '33	44,509	—	—	21,599	22,890	—	15,889	48.5	51.4
" '34	44,850	—	—	19,193	22,252	—	20,140	42.7	49.6
" '35	47,813	—	—	19,975	23,595	—	22,875	41.7	39.4
" '36	49,203	—	—	21,074	24,284	—	23,431	42.8	49.3
" '37	60,123	—	—	26,382	30,721	—	31,549	43.8	51.1

Year ending.	RECEIPTS.				EXPENDITURE.			Percentage to Premium Income.	
	Premiums less Re-insurances.	Rent, Interest and Profit on Investm'ts, less Income Tax and depreciation of Investm'ts.	Other Income.	Net Losses, excluding Fire Brigade Expenses.	Commission & other Expenses of Management including Fire Brigade Expenses.	Other Outgo.	Fire Fund, exclusive of Paid-up Capital. (see head-note)	Of Losses.	Of Exes.
Col. 1	2	3	4	5	6	7	8	9	10
	£	£	£	£	£	£	£	%	%
State (allied with Royal Exchange)									
31 Dec. '33	584,967	10,983	—	298,465	257,246	13,474	308,987	51.0	43.9
" '34	540,744	10,506	—	269,831	235,545	25,546	291,298	49.9	43.5
" '35	545,783	9,532	—	255,179	239,351	13,070	293,313	46.7	43.8
" '36	524,068	9,416	—	264,176	238,660	11,381	284,627	50.4	45.5
" '37	528,495	9,346	—	242,725	242,945	10,252	286,398	45.9	45.9
Sun									
31 Dec. '33	2,238,389	81,965	—	942,672	1,033,477	59,213	2,495,356	42.1	46.2
" '34	2,337,813	81,837	—	968,856	1,059,022	67,538	2,535,125	41.4	45.3
" '35	2,293,478	81,580	—	878,881	1,042,548	46,994	2,517,391	38.3	45.4
" '36	2,213,981	81,360	—	960,952	1,009,106	48,470	2,485,592	43.4	47.7
" '37	2,233,872	80,996	—	869,369	1,013,321	59,020	2,493,549	38.9	45.3
Tanker									
31 Dec. '32	27,450	—	—	492	748	—	635	17.9	2.3
" '33	28,003	—	—	3,466	870	—	743	12.3	3.1
" '34	25,736	—	—	1,228	1,058	—	632	4.7	4.1
" '35	28,683	—	—	725	954	—	567	2.5	3.3
" '36	29,430	—	—	2,313	1,245	—	521	7.8	4.2
Tariff Reinsurances (allied with Phoenix) (Fire and Accident figures)									
31 Dec. '33	318,083	—	—	192,699	115,950	—	127,300	60.6	36.4
" '34	260,668	—	—	155,311	97,483	—	119,300	59.6	37.4
" '35	242,498	—	—	124,747	91,643	—	112,000	51.4	37.8
" '36	261,795	—	—	142,199	98,103	—	119,800	54.3	37.5
" '37	273,193	—	—	149,769	106,154	—	124,300	54.8	38.8
Theatres Mutual									
24 June, '33	507	—	—	71	178	—	203	14.0	35.1
" '34	563	—	—	310	197	—	225	55.0	35.0
" '35	469	—	—	153	164	—	188	32.6	34.9
" '36	353	—	—	194	124	—	141	54.9	35.1
" '37	421	—	—	231	147	—	168	54.9	35.0
Threadneedle (1923) Ltd.									
31 Dec. '33	16,281	—	—	9,898	5,678	—	7,495	60.7	34.8
" '34	16,179	—	—	10,600	5,644	—	7,429	65.5	34.9
" '35	16,526	—	—	10,625	5,907	—	7,423	64.3	35.7
" '36	15,887	—	—	9,961	5,683	—	7,665	62.7	35.8
" '37	15,143	—	—	7,524	5,409	—	8,716	49.6	35.7
Tobacco									
31 Dec. '33	15,815	—	—	194	2,836	111	52,063	1.2	18.0
" '34	15,645	—	—	302	3,149	92	58,164	1.9	20.1
" '35	16,098	—	—	721	3,413	112	65,000	4.5	21.2
" '36	16,166	—	—	1,505	3,661	113	75,000	9.3	22.6
" '37	16,954	—	—	466	3,729	85	85,000	2.7	21.9
Trafalgar									
31 Dec. '36	5	—	—	—	2	—	6	—	—
" '37	12	—	—	—	5	—	8	—	—
Union (allied with Commercial Union)									
31 Dec. '33	822,155	—	—	361,013	386,210	32,209	1,285,194	43.9	46.9
" '34	792,997	—	—	320,380	369,637	32,299	1,255,875	40.4	46.6
" '35	766,707	—	—	285,065	352,699	31,152	1,258,667	37.1	46.0
" '36	769,075	—	—	306,776	347,966	34,773	1,238,226	39.8	45.2
" '37	784,219	—	—	303,406	353,414	33,829	1,226,796	38.6	45.0
Union Marine & General (allied with Phoenix)									
31 Dec. '33	88,477	—	—	46,423	41,930	2,348	35,400	52.4	47.4
" '34	88,686	—	—	38,919	40,400	2,858	35,500	43.9	45.6
" '35	84,889	—	—	33,749	39,164	3,267	34,000	39.7	46.1
" '36	85,271	—	—	35,087	39,478	3,274	34,200	41.1	46.3
" '37	87,137	—	—	33,995	40,491	3,172	34,850	39.0	46.5
United British (allied with Motor Union)									
31 Dec. '33	127,048	—	—	72,931	56,403	—	50,819	57.4	44.4
" '34	123,171	—	—	75,914	51,911	—	49,268	61.6	42.1
" '35	104,116	—	—	62,151	48,874	—	41,646	59.6	46.9
" '36	99,219	1,348	—	56,771	43,891	—	39,688	57.2	44.1
" '37	79,731	1,267	—	50,759	34,076	—	31,892	63.7	42.7
United Friendly (chiefly Industrial)									
31 Dec. '33	82,281	—	—	13,538	51,421	—	652	16.4	62.1
" '34	89,682	—	—	15,962	51,255	3,540	692	17.9	57.2
" '35	95,923	—	—	18,426	59,282	—	1,378	19.2	61.8
" '36	108,969	—	—	20,418	63,939	4,577	1,492	18.7	62.2
" '37	122,745	—	—	25,112	72,790	6,715	1,542	20.4	64.4
United Legal Indemnity (allied with Yorkshire)									
31 Dec. '33	16,302	—	—	8,586	6,957	—	6,521	52.6	42.7
" '34	15,977	—	—	5,664	6,547	3	6,391	54.2	41.0
" '35	16,095	—	—	8,444	6,532	—	6,438	52.4	40.6
" '36	15,381	—	—	6,736	6,247	—	6,153	43.8	40.6
" '37	14,163	—	—	6,218	5,869	—	5,665	43.8	41.4
Universal									
31 Dec. '33	1,178	—	—	1,234	740	—	471	109.0	62.8
" '34	1,708	—	—	1,120	886	—	683	65.5	51.8
" '35	1,634	—	—	648	935	—	654	39.6	57.2
" '36	1,916	—	—	750	1,069	—	766	39.1	55.8
" '37	2,003	—	—	1,386	1,158	—	801	69.1	57.8

Year ending.	RECEIPTS.			EXPENDITURE.			Fire Fund, exclusive of Paid-up Capital. (see head-note.)	Percentage to Premium Income.	
	Premiums less Re-insurances.	Rent, Interest and Profit on Investm'ts, less Income Tax and depreciation of Investm'ts.	Other Income.	Net Losses, excluding Fire Brigade Expenses.	Commission & other Expenses of Managem't including Fire Brigade Expenses.	Other Outgo.		Of Losses.	Of Exes
Col. 1	2	3	4	5	6	7	8	9	10
	£	£	£	£	£	£	£	%	%
Victory (Fire and Accident figures)									
31 Dec. '33	758,709	—	—	484,116	253,220	4,152	303,483	63.8	33.4
" '34	752,299	—	—	497,005	250,043	3,246	300,920	66.0	33.2
" '35	753,704	—	—	503,737	238,832	3,971	301,482	66.8	31.6
" '36	708,652	—	—	483,365	232,617	3,906	283,461	68.2	32.8
" '37	707,504	—	—	443,510	239,388	3,830	283,002	62.6	33.8
Warden (allied with Royal)									
31 Dec. '33	47,021	—	—	23,828	17,866	—	58,808	50.7	37.9
" '34	49,736	—	—	19,325	18,595	—	59,902	38.8	37.3
" '35	48,533	—	—	20,129	18,095	—	59,413	41.4	37.2
" '36	47,724	—	—	19,529	17,856	—	59,090	40.9	37.3
" '37	48,702	—	—	19,890	18,273	—	59,480	40.8	37.5
Welsh (allied with London & Scottish)									
31 Dec. '33	25,172	358	—	11,735	11,540	72	12,586	46.6	45.8
" '34	22,923	400	—	11,997	10,688	94	11,461	52.3	46.6
" '35	23,503	356	—	10,501	10,897	57	11,752	44.7	46.4
" '36	22,362	323	—	13,420	9,296	118	11,181	60.0	41.5
" '37	21,777	294	—	11,137	8,806	164	10,889	51.1	40.4
Welsh Baptist									
30 June, '34	614	397	19	10	279	98	11,411	1.6	45.4
" '35	612	445	23	407	251	71	11,751	66.5	41.0
31 Dec. '35	303	207	—	12	124	104	11,998	4.0	40.9
(6 months)									
31 Dec. '36	634	439	24	35	256	1,198	11,596	5.5	40.4
" '37	565	469	136	44	238	806	11,678	7.7	42.0
Welsh Calvinistic Methodist									
31 Mar. '34	2,236	1,648	55	46	598	572	45,908	2.0	26.7
" '35	2,205	2,315	49	529	613	607	41,960	24.0	27.8
" '36	2,221	1,633	61	1,792	579	613	49,106	80.7	26.0
" '37	2,293	1,656	—	897	617	511	51,028	39.1	26.9
" '38	2,548	1,645	—	402	637	387	53,199	15.7	25.0
West of Scotland (allied with Commercial Union)									
31 Dec. '33	127,196	—	—	84,643	51,592	1,303	149,665	66.5	40.6
" '34	124,043	—	—	74,014	48,060	1,502	150,131	59.9	38.7
" '35	113,181	—	—	61,935	44,533	1,276	150,304	55.1	40.1
" '36	104,117	—	—	54,086	42,419	1,234	147,682	51.9	40.7
" '37	92,758	—	—	52,888	37,526	862	143,163	57.0	40.1
Western									
31 Dec. '33	422,058	—	—	221,539	210,828	—	256,585	52.5	49.9
" '34	463,747	—	—	181,064	206,587	22,999	250,982	39.0	44.5
" '35	451,532	—	—	170,395	201,943	13,865	246,108	37.7	44.7
" '36	413,193	—	—	163,649	193,760	12,935	233,034	39.6	47.0
" '37	428,701	—	—	148,728	191,630	14,638	235,737	34.7	44.7
Western Australian									
30 June, '33	36,769	505	—	15,879	18,525	—	24,707	43.1	50.3
" '34	37,609	756	—	17,812	19,263	—	25,044	47.3	51.2
" '35	36,578	793	—	22,616	17,543	—	24,631	61.8	47.9
" '36	36,515	744	—	17,799	18,205	—	24,606	48.7	49.8
" '37	31,379	770	—	15,570	18,407	—	22,552	49.6	58.6
World Auxiliary									
31 Dec. '33	93,234	2,709	—	52,530	38,333	1,646	46,800	56.3	41.1
" '34	88,391	2,456	—	47,209	35,363	1,587	44,488	53.4	40.0
" '35	88,993	2,448	—	46,895	34,792	1,715	45,027	52.7	39.1
" '36	93,371	2,316	—	54,726	35,139	1,406	46,694	58.6	37.6
" '37	88,643	2,461	—	45,028	37,254	1,330	49,185	50.7	42.0
World Marine & General (allied with Northern)									
31 Dec. '33	93,234	1,908	—	53,626	39,999	1,646	46,617	57.5	42.9
" '34	88,391	1,818	—	47,209	38,455	1,587	44,196	53.4	43.4
" '35	88,993	1,839	—	46,895	36,979	1,715	44,496	52.7	41.5
" '36	93,371	—	—	54,726	37,739	1,406	46,685	58.6	40.4
" '37	88,643	—	—	45,028	39,100	1,537	44,321	50.8	44.1
Yorkshire									
31 Dec. '33	904,198	25,507	—	448,867	390,342	1,535	681,679	49.6	43.2
" '34	916,739	24,958	—	418,493	398,690	1,014	686,696	45.6	43.4
" '35	912,503	24,875	—	407,680	402,459	473	685,001	45.7	42.9
" '36	896,840	24,209	—	388,834	395,713	635	678,736	43.4	44.1
" '37	894,097	23,947	—	359,271	392,949	149	677,639	40.2	43.9

SYNOPSIS of the EMPLOYERS' LIABILITY INSURANCE REVENUE ACCOUNTS of COMPANIES transacting such business in the United Kingdom for 1933-34-35-36-37

NOTES.—The Table relates to Home business only. Figures for Eire and Foreign business are included in Miscellaneous Section. Mutual associations of employers are under no obligation to file accounts, and, their published figures not usually lending themselves to the form of summary below, those dealt with have been tabulated in the Miscellaneous Section. Column 4—Expenses of Settlement (medical and legal) included.

For Paid-up Capital refer to the Directory on pages 81—287.

Year ending	Premiums (Net).	Interest and other Receipts.	Claim Payments	Commission and Expenses of Management	Other Payments	Employers' Liability Fund at end of year.		
						Estimated Liability on Claims outstanding	Reserve for Unexpired Risks.	Other E.L. Reserves.
Col. 1	2	3	4	5	6	7	8	9
	£	£	£	£	£	£	£	£
Agricultural & General Co-operative								
31 Dec. '33	2,500	162	1,568	1,014	—	1,175	1,000	1,000
" '34	2,385	105	1,018	1,004	—	1,330	954	1,000
" '35	2,402	119	1,466	857	—	1,450	961	1,000
" '36	2,143	120	880	786	—	2,400	857	1,000
" '37	2,149	147	2,928	762	—	1,400	860	1,000
Alliance								
31 Dec. '33	203,782	11,203	102,529	74,497	—	166,147	81,513	50,000
" '34	216,066	11,644	139,425	77,379	—	155,331	86,427	50,000
" '35	239,666	11,486	130,211	82,497	—	155,066	95,866	50,000
" '36	240,302	11,548	126,416	84,341	—	171,412	96,121	50,000
" '37	259,627	12,332	137,973	87,529	—	184,348	103,851	50,000
Atlantic								
31 Dec. '33	1,263	856	772	379	—	298	505	—
" '34	1,207	877	501	319	—	393	483	—
" '35	1,492	884	908	406	—	1,123	597	—
" '36	1,490	874	905	495	—	969	596	—
" '37	2,714	859	1,396	1,029	—	633	1,085	—
Atlas								
31 Dec. '33	73,544	—	47,105	30,827	—	41,195	31,418	20,000
" '34	82,941	—	42,877	32,820	—	45,653	33,177	20,000
" '35	88,324	—	50,459	34,795	—	49,201	35,329	20,000
" '36	90,191	—	51,173	35,018	20,000	58,397	36,077	—
" '37	92,461	—	53,615	35,841	—	61,341	36,984	—
Avon (allied with National Farmers Union Mutual)								
31 Dec. '33	2,311	709	380	582	—	1,092	1,040	—
" '34	2,684	749	985	657	—	1,903	1,208	—
" '35	2,496	782	2,484	589	—	1,405	1,123	—
" '36	3,103	764	1,087	818	—	1,391	1,397	—
" '37	3,522	777	700	950	—	2,221	1,585	—
Beacon								
31 Dec. '33	6,518	964	2,704	2,281	—	2,260	2,607	5,994
" '34	6,847	1,013	3,923	2,397	—	2,074	2,739	6,339
" '35	8,066	1,038	3,839	2,824	—	3,062	3,227	6,905
" '36	9,851	1,103	4,809	3,448	—	4,924	3,940	7,525
" '37	18,937	631	5,729	6,628	—	10,098	7,575	5,927
Border Counties Farmers'								
28 Feb. '34	1,420	737	876	463	—	1,185	473	—
" '35	1,424	737	2,325	446	—	990	475	—
" '36	1,410	737	900	488	—	943	470	—
" '37	1,375	737	878	496	—	2,047	458	—
" '38	1,447	737	1,025	441	—	—	482	—
British Equitable (allied with State)								
31 Dec. '33	4,648	186	2,368	2,215	3	2,278	1,859	4,092
" '34	5,385	167	2,048	2,568	5	3,965	2,154	4,092
" '35	5,591	166	3,439	2,649	2	3,275	2,236	4,092
" '36	6,387	171	2,834	2,694	5	4,359	2,555	4,092
" '37	6,797	192	3,963	2,787	—	4,601	2,719	4,092
British Fire (allied with London & Lancashire)								
31 Dec. '33	4,474	—	4,172	2,216	—	10,625	1,790	—
" '34	4,586	—	4,441	2,129	—	10,997	1,835	—
" '35	4,809	—	3,757	2,192	—	10,842	1,924	—
" '36	4,721	—	3,756	1,948	—	8,723	1,888	—
" '37	5,008	—	2,809	2,177	—	9,103	2,003	—
British General (allied with Commercial Union)								
31 Dec. '33	98,516	—	63,987	34,539	—	42,794	39,406	—
" '34	98,578	—	54,870	33,045	—	47,928	39,551	—
" '35	98,751	—	51,918	33,684	2	55,064	39,500	—
" '36	122,510	—	61,448	39,677	—	62,373	49,004	—
" '37	161,454	—	71,224	50,764	—	82,376	64,582	—
British Law (allied with London Assurance)								
31 Dec. '33	23,771	1,102	10,512	10,766	13	20,147	9,508	—
" '34	24,583	1,029	11,088	11,072	14	22,937	9,833	—
" '35	24,717	1,002	13,581	11,192	4	24,643	9,887	—
" '36	27,343	1,004	13,429	12,548	4	24,500	10,937	—
" '37	26,865	—	12,496	12,426	4	26,601	10,746	—
British Oak (allied with Union of Canton)								
31 Dec. '33	34,681	551	24,160	9,486	—	22,740	13,873	—
" '34	37,886	570	24,125	11,149	—	22,700	15,154	—
" '35	39,147	570	22,759	10,864	—	25,172	15,659	—
" '36	39,204	560	27,022	11,043	—	27,905	15,682	—
" '37	41,692	551	27,754	12,077	—	24,940	16,677	—

Year ending	Premiums (Net).	Interest and other Receipts.	Claim Payments	Commission and Expenses of Management	Other Payments	Employers' Liability Fund at end of year.		
						Estimated Liability on Claims outstanding	Reserve for Unexpired Risks.	Other E.L. Reserves.
Col. 1	2	3	4	5	6	7	8	9
	£	£	£	£	£	£	£	£
Builders' Accident								
31 Dec. '33	54,186	4,879	53,937	7,263	9,916	—	—	174,501
" '34	58,922	4,756	55,290	7,361	13,452	45,708	49,324	79,409
" '35	70,182	4,323	51,628	7,698	12,927	36,240	61,043	76,429
" '36	82,869	4,620	56,694	8,254	16,109	37,184	66,531	75,920
" '37	115,156	5,052	64,926	9,374	19,860	38,001	91,760	67,384
Caledonian								
31 Dec. '33	34,799	1,414	21,711	13,226	—	32,015	13,920	25,644
" '34	37,022	1,355	26,319	14,251	—	25,777	14,809	25,758
" '35	38,380	1,382	18,748	14,734	—	29,467	15,351	26,278
" '36	41,487	—	22,543	15,863	—	27,144	16,593	28,000
" '37	45,006	—	21,858	17,346	—	29,528	18,002	29,000
Cambrian								
31 Dec. '35	28,273	—	3,479	3,066	—	20,000	308	—
" '36	31,372	741	8,696	3,509	—	35,000	1,119	—
" '37	87,513	2,030	18,759	9,706	—	83,069	2,066	—
Car & General (allied with Royal Exchange)								
31 Dec. '33	54,073	799	28,294	21,105	—	24,963	21,629	—
" '34	63,033	1,034	29,809	23,527	—	24,402	25,213	—
" '35	63,961	1,040	29,251	23,401	103	30,314	25,584	—
" '36	72,273	1,033	31,967	24,736	119	37,945	28,909	—
" '37	75,195	1,168	34,354	26,026	5	43,736	30,078	—
Cattle Traders								
30 Sep. '33	755	768	615	152	—	200	301	450
" '34	764	782	302	158	—	450	306	450
" '35	779	794	692	160	—	400	311	450
" '36	786	788	785	167	—	250	315	450
" '37	684	775	670	162	—	125	265	450
Century (allied with Friends' Provident)								
31 Dec. '33	46,105	538	27,732	15,897	—	44,823	18,442	—
" '34	48,527	563	31,169	13,395	—	41,103	19,411	—
" '35	54,994	587	26,593	14,821	—	44,109	21,997	—
" '36	61,848	656	29,779	15,924	—	56,375	24,739	—
" '37	69,744	727	42,416	17,975	—	56,904	27,898	—
Chemists' Mutual								
30 Sep. '33	1,634	130	358	358	—	705	817	3,450
" '34	1,769	144	401	377	—	750	884	4,000
" '35	1,876	154	514	345	—	200	938	5,050
" '36	2,013	168	504	375	—	1,400	1,006	5,050
" '37	2,077	190	963	452	—	250	1,038	6,500
Coal & Iron Trades (*After deduction of rebates.)								
31 Dec. '33	*17,464	696	7,363	91	—	82,232	11,381	—
" '34	30,547	639	13,119	30	4,143	80,768	16,801	—
" '35	30,314	641	17,825	50	3,946	80,249	16,673	—
" '36	35,023	631	18,835	76	5,564	79,657	19,263	—
" '37	56,316	622	20,443	51	3,846	97,763	30,974	—
Commercial Union								
31 Dec. '33	748,308	—	395,558	288,244	50	415,649	299,323	—
" '34	776,406	—	417,971	291,211	50	442,426	310,562	—
" '35	829,839	—	414,648	307,928	116	457,453	331,936	—
" '36	862,451	—	437,132	316,358	92	500,706	344,980	—
" '37	952,911	—	480,782	339,664	48	584,031	381,164	—
Congregational								
15 July '33	1,456	25	176	628	—	175	728	—
" '34	1,450	23	154	636	—	—	725	—
" '35	1,533	26	44	640	—	—	767	—
" '36	1,644	25	55	853	—	6	822	—
" '37	1,610	—	74	856	—	5	805	—
Contingency								
30 June '33	6,196	1,084	3,088	2,229	—	2,324	2,478	—
" '34	5,151	664	3,857	1,762	—	1,382	2,060	—
" '35	6,089	655	2,868	2,083	—	1,805	2,492	—
" '36	6,230	513	3,030	2,086	—	1,516	2,492	—
" '37	6,881	645	2,750	2,228	—	2,534	2,753	—
Co-operative								
31 Dec. '33	117,312	6,448	59,265	29,281	—	96,865	46,925	36,400
" '34	122,181	7,342	66,325	31,713	—	101,572	48,873	45,232
" '35	128,719	7,664	66,662	33,042	—	115,776	51,488	52,092
" '36	138,984	7,987	79,405	34,780	—	129,554	55,594	57,993
" '37	143,400	8,490	80,219	35,938	—	144,184	57,360	58,329
Cornhill								
31 Dec. '33	63,390	—	47,663	18,242	—	45,856	25,356	—
" '34	71,120	—	38,943	22,965	—	44,602	28,448	—
" '35	88,816	—	42,011	28,244	—	44,205	35,527	—
" '36	86,933	—	45,247	30,214	—	52,045	34,773	—
" '37	101,870	—	50,310	33,256	—	53,809	40,748	—
Dominion								
31 Dec. '33	2,922	550	818	1,340	—	850	1,160	—
" '34	3,644	575	1,647	1,392	—	1,125	1,458	—
" '35	3,900	598	1,646	1,498	—	2,211	1,560	—
" '36	4,908	588	3,470	1,649	—	3,583	1,963	—
" '37	6,607	593	2,500	2,981	—	3,801	2,643	—
Dominion of Canada General (United Kingdom business)								
31 Dec. '33	2,049	525	214	1,088	—	835	743	—
" '34	2,726	542	1,537	1,481	—	804	993	—
" '35	2,669	542	1,447	1,336	—	933	907	—
" '36	3,086	538	1,489	1,584	—	1,525	1,090	—
" '37	3,203	529	1,928	1,682	—	2,838	1,125	—

Year ending	Employers' Liability Fund at end of year.							
	Premiums (Net).	Interest and other Receipts.	Claim Payments	Commission and Expenses of Management	Other Payments	Estimated Liability on Claims outstanding	Reserve for Unexpired Risks.	Other E.L. Reserves.
	Col. 1	2	3	4	5	6	7	8
	£	£	£	£	£	£	£	£
Drapers' & General (allied with Provincial)								
31 Dec. '33	10,547	811	3,603	3,208	—	7,905	4,219	—
" '34	10,485	814	4,944	3,398	—	9,283	4,194	—
" '35	10,915	957	4,128	3,518	—	7,354	4,366	—
" '36	11,425	878	4,300	3,902	—	10,679	4,571	—
" '37	11,313	870	5,796	3,956	—	10,054	4,525	—
Eagle Star								
31 Dec. '33	152,716	529	82,313	61,050	—	112,271	61,086	—
" '34	156,590	544	87,237	62,638	—	113,487	62,636	—
" '35	169,064	547	89,182	67,626	—	117,084	67,626	—
" '36	197,933	537	93,504	79,173	—	126,765	79,173	—
" '37	210,439	529	117,578	82,176	—	131,001	84,175	—
Ecclesiastical								
28 Feb. '34	15,185	2,485	3,953	4,878	—	14,270	6,074	28,957
" '35	15,682	2,285	5,281	4,940	—	14,765	6,273	29,727
" '36	16,443	2,356	7,554	4,915	—	14,030	65,77	28,427
" '37	17,183	2,298	6,257	4,991	—	13,385	6,873	33,127
" '38	17,134	2,458	5,935	5,289	—	10,345	6,854	33,146
Economic								
31 Dec. '33	3,537	99	1,323	762	—	3,585	1,415	4,000
" '34	3,672	94	2,486	746	—	2,700	1,469	4,750
" '35	4,403	100	1,659	1,272	—	4,666	1,761	4,750
" '36	4,742	94	3,532	1,410	—	3,884	1,897	4,750
" '37	4,547	83	3,789	1,323	—	3,325	1,819	4,750
Edinburgh (allied with Commercial Union)								
31 Dec. '33	8,946	—	5,251	3,465	—	7,110	3,579	—
" '34	9,470	—	5,599	3,362	—	7,075	3,788	—
" '35	12,441	—	5,355	4,901	—	9,503	4,976	—
" '36	13,982	—	6,813	5,254	5	11,372	5,593	—
" '37	12,046	—	7,930	4,597	5	10,797	4,818	—
Employers' Liability								
31 Dec. '33	110,666	3,396	59,848	38,549	—	75,138	44,266	—
" '34	104,971	3,851	85,199	36,773	—	63,242	41,988	—
" '35	108,534	3,105	76,947	36,272	—	58,737	43,414	—
" '36	111,679	2,841	59,732	39,168	—	77,383	44,672	—
" '37	122,522	3,114	65,261	41,523	—	83,347	49,009	—
Employers' Mutual								
30 Nov. '33	51,776	1,091	34,973	20,939	—	19,863	20,710	—
" '34	52,310	916	32,902	20,147	—	22,167	20,924	—
" '35	48,159	942	30,952	19,338	—	21,843	19,264	—
" '36	46,501	880	31,156	18,783	—	22,028	18,600	—
" '37	48,785	916	30,672	18,916	—	22,574	19,514	—
Essex & Suffolk Equitable (allied with Atlas)								
31 Dec. '33	33,624	—	22,422	12,635	—	16,110	13,450	—
" '34	32,908	—	19,898	12,557	—	20,033	13,164	—
" '35	34,424	—	21,809	12,965	—	20,646	13,768	—
" '36	35,699	—	22,224	12,949	—	25,897	14,280	—
" '37	36,403	—	24,146	13,138	—	23,841	14,561	—
Excess								
31 Dec. '33	155,127	—	145,231	m P. & L.	—	—	289,082	—
" '34	205,344	—	169,299	"	—	—	345,127	—
" '35	224,835	—	187,786	"	—	—	382,177	—
" '36	261,640	—	202,820	"	—	—	440,996	—
" '37	290,851	—	240,564	"	—	—	491,282	—
Farmers' Finance & Insurance								
31 Dec. '33	5,025	113	3,999	1,637	—	12,886	2,010	—
" '34	4,759	117	2,564	1,468	—	12,700	1,904	—
" '35	4,748	117	3,384	1,455	—	12,463	1,899	—
" '36	4,772	115	3,752	1,551	—	11,693	1,909	—
" '37	4,836	113	3,624	1,692	—	11,656	1,934	—
Federated Employers'								
31 Dec. '33	99,828	2,762	93,238	33,548	—	98,196	39,931	—
" '34	107,883	3,199	85,472	32,391	—	119,608	43,153	—
" '35	83,719	2,603	91,755	20,804	—	110,008	33,488	—
" '36	82,586	2,562	78,041	19,800	503	98,680	33,035	—
" '37	92,868	2,436	70,448	21,919	363	90,064	37,147	—
Fine Art & General (allied with North British & Mercantile)								
31 Dec. '33	41,631	—	23,675	15,918	—	34,154	16,652	25,000
" '34	41,936	—	27,390	15,758	—	39,790	16,734	25,000
" '35	47,797	—	26,890	17,935	—	47,806	19,119	25,000
" '36	50,625	—	32,754	18,231	—	47,437	20,250	25,000
" '37	53,653	—	34,324	18,584	—	55,449	21,461	25,000
General Accident Fire & Life								
31 Dec. '33	185,171	4,557	107,689	66,800	—	120,859	66,433	—
" '34	195,415	5,051	116,547	65,487	—	124,412	70,260	—
" '35	205,793	6,044	129,514	69,834	—	140,495	74,224	10,000
" '36	220,633	5,715	136,954	75,287	—	145,651	79,647	10,000
" '37	239,491	5,655	137,032	84,794	—	164,154	86,424	10,000
Gresham Fire & Accident								
31 Dec. '33	20,082	439	9,835	8,737	—	8,299	8,033	1,004
" '34	20,964	382	9,635	8,453	—	8,262	8,388	1,048
" '35	24,214	356	11,492	9,949	—	8,798	9,686	1,200
" '36	29,452	352	10,619	11,980	1,200	12,954	11,781	—
" '37	30,570	346	12,417	12,901	—	21,764	12,228	—

Year ending	Employers' Liability Fund at end of year.							
	Premiums (Net).	Interest and other Receipts.	Claim Payments	Commission and Expenses of Management	Other Payments	Estimated Liability on Claims outstanding	Reserve for Unexpired Risks	Other B.L. Reserves
	Col. 1	2	3	4	5	6	7	8
	£	£	£	£	£	£	£	£
Guarantee Society (allied with Yorkshire)								
31 Dec. '33	1,195	748	1,345	496	—	1,154	478	2,757
" '34	1,283	736	467	505	—	1,399	513	3,024
" '35	1,298	755	578	590	—	2,305	519	2,997
" '36	1,399	783	1,678	631	—	1,784	559	3,000
" '37	1,448	757	1,403	661	—	1,750	579	3,000
Guardian								
31 Dec. '33	89,698	6,288	42,357	36,295	9,846	101,158	40,364	27,565
" '34	84,228	6,163	45,442	38,170	—	106,023	41,596	27,110
" '35	92,207	5,953	47,278	39,727	5,278	106,295	41,493	25,675
" '36	93,181	5,569	51,154	40,916	2,966	106,543	41,932	15,900
" '37	100,324	5,723	53,693	43,040	5,580	106,808	45,146	16,155
Guardian Eastern (allied with Guardian)								
31 Dec. '33	1,019	767	832	337	95	384	460	60
" '34	1,192	782	599	450	—	597	569	60
" '35	1,616	803	797	546	49	1,538	727	60
" '36	2,152	823	469	750	55	1,749	995	—
" '37	2,102	828	1,547	781	—	2,866	940	—
Guildhall (allied with London Assurance)								
31 Dec. '33	1,783	741	1,137	555	—	353	713	—
" '34	2,221	657	383	671	—	224	888	—
" '35	2,706	637	623	793	—	1,915	1,082	—
" '36	2,866	627	1,759	753	—	1,967	1,146	—
" '37	2,597	—	1,794	748	—	2,331	1,039	—
Hibernian								
31 Dec. '33	710	754	349	278	23	85	319	—
" '34	772	780	78	297	4	371	348	—
" '35	865	774	198	317	—	803	389	—
" '36	905	770	1,214	320	—	376	407	—
" '37	980	770	254	281	4	900	441	—
Imperial Chemicals								
31 Dec. '33	43,954	4,883	28,179	6,098	—	74,500	—	—
" '34	50,508	5,423	32,646	6,756	—	80,000	—	—
" '35	52,215	5,910	35,702	6,738	—	85,000	—	—
" '36	55,541	6,144	44,752	7,909	—	80,000	—	5,000
" '37	64,663	6,218	43,782	7,695	—	85,000	—	10,000
Insurance Corporation of Ireland (business within Eire only)								
31 Dec. '35	196	—	138	—	—	—	79	39
" '36	1,739	804	405	799	—	352	695	—
" '37	3,925	804	552	1,113	—	866	1,570	—
Irish Catholic Church Property								
31 Dec. '33	3,163	1,135	696	1,144	—	1,153	1,054	23,079
" '34	4,139	1,146	1,248	1,299	—	1,550	1,380	23,356
" '35	6,237	1,253	2,059	1,552	—	1,965	2,079	24,242
" '36	6,694	1,237	3,578	1,575	—	2,300	2,231	25,755
" '37	6,709	1,210	3,251	1,653	—	1,300	2,236	29,750
Iron Trades Employers'								
31 Dec. '33	551,295	120,792	399,743	57,342	9,364	1,456,049	2,253	941,381
" '34	712,304	92,701	533,391	60,771	10,130	1,497,239	3,258	983,605
" '35	784,937	98,213	588,249	68,127	19,173	1,570,866	5,402	990,846
" '36	1,033,111	284,487	752,797	70,021	20,718	1,741,175	6,814	1,029,837
" '37	1,243,808	97,641	903,078	77,705	16,604	1,989,776	12,990	971,049
Law Fire (allied with Alliance)								
31 Dec. '33	8,736	831	5,624	2,496	—	3,935	3,495	15,620
" '34	8,812	811	3,969	2,536	—	2,930	3,525	15,620
" '35	9,342	780	3,863	2,714	—	1,845	3,737	15,620
" '36	9,421	826	3,490	2,787	—	3,690	3,769	15,620
" '37	9,922	789	4,466	2,843	—	2,795	3,969	15,620
Law Union & Rock (allied with London & Lancashire)								
31 Dec. '33	34,795	—	17,949	12,411	—	37,520	13,918	—
" '34	36,844	—	21,041	12,921	—	37,495	14,737	—
" '35	42,835	—	19,037	13,879	—	37,495	17,134	—
" '36	41,225	—	21,681	13,473	—	40,440	16,490	—
" '37	44,465	—	25,023	14,703	—	53,465	17,786	—
Legal (allied with Royal)								
31 Dec. '33	35,122	—	22,109	14,205	—	19,315	14,048	—
" '34	36,905	—	22,317	14,463	—	21,220	14,762	—
" '35	37,110	—	23,099	14,846	—	24,995	14,844	—
" '36	38,676	—	22,565	14,526	—	26,522	15,470	—
" '37	39,921	—	18,683	15,510	—	32,580	15,968	—
Legal & General								
31 Dec. '33	14,584	982	8,160	5,760	—	10,356	6,563	6,000
" '34	17,748	896	9,620	7,073	—	10,306	7,987	6,000
" '35	19,361	935	9,814	7,150	—	12,975	8,713	6,000
" '36	21,760	1,022	14,204	7,932	—	11,737	8,792	6,000
" '37	20,472	955	13,511	7,567	—	12,303	8,212	6,000
Licenses & General								
31 Dec. '33	27,615	2,020	13,512	12,758	1,995	14,429	11,016	—
" '34	28,638	1,912	15,465	13,199	1,530	11,829	11,455	2,500
" '35	32,395	1,933	16,640	13,007	917	14,182	12,858	—
" '36	31,800	1,439	15,097	13,338	599	15,199	12,820	—
" '37	33,411	1,409	16,813	14,234	465	15,577	13,364	—

Year ending	Employers' Liability Fund at end of year.							
	Premiums (Net).	Interest and other Receipts.	Claims Payments	Commission and Expenses of Management	Other Payments	Estimated Liability on Claims outstanding	Reserve for Unexpired Risks.	Other E.L. Reserves.
	Col. 1	2	3	4	5	6	7	8
	£	£	£	£	£	£	£	£
Liverpool & London & Globe (allied with Royal)								
31 Dec. '33	136,939	—	81,191	49,849	—	144,958	54,775	—
" '34	153,022	—	94,991	55,220	—	146,351	61,209	—
" '35	164,585	—	93,614	54,172	—	159,089	65,834	—
" '36	175,375	—	92,790	57,025	—	172,387	70,150	—
" '37	186,138	—	96,274	61,360	—	204,373	74,455	—
Liverpool Marine & General (allied with Century)								
31 Dec. '33	2,504	745	1,426	863	—	245	1,001	—
" '34	2,658	713	2,016	736	—	50	1,063	—
" '35	3,077	698	1,536	827	—	550	1,231	—
" '36	3,422	692	2,441	882	—	425	1,369	—
" '37	3,885	681	2,953	1,000	—	2,075	1,554	—
Local Government Guarantee (allied with United British)								
31 Dec. '33	19,344	1,839	12,747	9,005	—	16,258	7,737	15,000
" '34	20,619	2,535	15,940	8,148	—	11,882	8,248	15,000
" '35	23,860	993	12,566	8,426	—	14,414	9,544	15,000
" '36	23,674	1,003	16,629	8,865	—	14,959	9,470	15,000
" '37	25,134	992	14,105	9,858	—	21,900	10,054	15,000
London Assurance								
31 Dec. '33	43,330	1,915	20,339	17,004	30	29,129	17,332	—
" '34	49,388	2,103	24,486	20,069	28	29,950	19,755	—
" '35	54,943	2,367	26,928	16,995	62	37,755	21,977	—
" '36	91,228	2,815	42,561	33,705	—	70,212	36,491	—
" '37	91,065	—	49,416	30,181	—	81,107	36,426	—
London & Edinburgh								
31 Dec. '33	564	443	266	243	—	89	226	—
" '34	525	488	178	207	—	85	210	—
" '35	379	491	185	179	—	40	152	—
" '36	392	484	66	174	—	41	157	—
" '37	529	476	92	239	—	2	212	—
London Guarantee & Accident (allied with Phoenix)								
31 Dec. '33	39,618	—	19,706	14,713	—	28,800	16,000	—
" '34	38,351	—	28,608	12,714	—	27,500	15,400	—
" '35	42,998	—	25,260	14,039	—	28,500	17,300	—
" '36	46,288	—	22,931	16,352	—	28,700	18,600	—
" '37	44,914	—	23,432	16,397	—	31,000	18,000	—
London & Lancashire								
31 Dec. '33	225,302	—	124,108	86,541	—	192,781	90,120	—
" '34	238,427	—	151,143	89,753	—	195,312	95,371	—
" '35	256,673	—	142,320	94,590	—	200,030	102,669	—
" '36	242,143	—	141,994	88,502	—	207,439	96,857	—
" '37	266,515	—	158,774	97,798	—	218,737	106,606	—
London & Scottish (allied with Northern)								
31 Dec. '33	25,904	1,264	11,950	9,714	—	12,063	12,952	—
" '34	26,698	1,296	12,027	10,012	—	9,853	13,349	—
" '35	27,908	1,267	12,942	10,465	—	11,852	13,954	—
" '36	30,035	1,252	13,118	11,263	—	14,488	15,017	—
" '37	31,029	1,232	17,648	11,636	—	15,575	15,514	—
Merchants' & Manufacturers' (allied with British Oak)								
31 Dec. '33	6,208	551	4,251	1,470	—	5,253	2,483	—
" '34	6,225	570	5,663	1,708	—	3,249	2,490	—
" '35	6,805	570	2,847	1,530	—	4,336	2,722	—
" '36	8,496	560	3,549	1,901	—	6,248	3,399	—
" '37	9,544	551	5,421	2,148	—	6,904	3,817	—
Methodist								
30 June '33	4,114	303	1,180	1,173	—	500	2,057	13,000
" '34	5,052	321	797	1,397	—	500	2,528	13,000
" '35	5,138	—	1,446	1,391	—	1,224	2,569	13,250
" '36	4,864	—	1,298	1,241	—	1,572	2,432	13,250
" '37	4,907	—	1,655	1,166	—	1,270	2,454	13,250
Midland Employers' Mutual (*Basis of accounting altered in 1937)								
30 Sept. '33	574,159	30,154	538,755	31,424	2,570	474,813	350,396	315,960
" '34	650,308	31,185	609,095	36,681	2,653	520,987	394,273	320,655
" '35	736,539	32,982	692,998	39,352	2,608	590,007	446,319	332,369
" '36	848,970	32,667	800,065	44,371	2,833	627,241	503,084	335,878
" '37	*1,110,903	42,215	876,442	170,115	3,167	739,474	499,906	313,418
Motor Union (allied with Royal Exchange)								
31 Dec. '33	41,141	693	20,002	12,956	—	22,422	16,456	—
" '34	43,002	740	22,025	13,135	—	21,398	17,201	—
" '35	45,921	754	24,268	12,855	29	22,256	18,370	—
" '36	49,224	804	21,127	13,809	32	25,137	19,690	—
" '37	51,643	821	21,832	15,173	—	24,770	20,657	—
Municipal Mutual								
31 Dec. '33	83,822	2,462	69,906	16,818	—	55,532	33,521	28,390
" '34	88,804	2,089	67,297	17,776	—	58,277	35,522	30,015
" '35	89,944	2,085	77,321	18,502	—	62,531	35,978	20,619
" '36	96,634	1,642	73,034	20,835	—	67,716	38,734	16,328
" '37	129,061	1,351	80,683	23,369	—	80,213	51,624	16,359
National Employers' Mutual								
31 Dec. '33	270,391	8,923	160,596	67,935	—	172,000	108,156	—
" '34	312,728	9,131	190,599	73,304	—	250,000	125,091	—
" '35	355,895	12,195	247,545	74,754	—	300,000	142,388	—
" '36	389,813	13,924	286,570	81,939	—	300,000	155,925	—
" '37	434,853	14,555	281,716	92,545	—	310,000	173,941	—

Year ending	Employers' Liability Fund at end of year.							
	Premiums (Net).	Interest and other Receipts.	Claim Payments	Commission and Expenses of Management	Other Payments	Estimated Liability on Claims outstanding	Reserve for Unexpired Risks.	Other E.L. Reserve.
Col. 1	2	3	4	5	6	7	8	9
	£	£	£	£	£	£	£	£
National Farmers Union Mutual								
31 Dec. '33	74,852	3,409	60,745	22,527	—	53,296	33,458	10,000
" '34	76,995	3,923	58,626	19,516	—	58,724	34,648	10,000
" '35	80,569	4,352	61,331	20,279	—	71,828	36,256	12,000
" '36	84,923	4,367	64,292	20,858	—	76,872	38,215	14,000
" '37	90,966	5,094	71,013	22,770	—	78,493	40,935	17,500
National of Great Britain (allied with Commercial Union)								
31 Dec. '33	10,325	—	4,555	4,366	—	5,581	4,130	—
" '34	9,301	—	5,226	4,159	—	5,521	3,721	—
" '35	10,223	—	5,213	4,564	3	6,048	4,089	—
" '36	10,538	—	6,842	4,748	4	5,040	4,215	—
" '37	10,725	—	4,728	4,797	—	8,687	4,290	—
National & Local Government Officers' Mutual								
31 Dec. '33	155	695	—	117	—	—	62	438
" '34	249	—	15	122	—	—	100	400
" '35	338	930	14	113	—	6	135	365
" '36	401	732	8	134	486	5	160	840
" '37	476	778	6	159	—	4	190	1,900
National Mutual Indemnity								
28 Feb. '34	37,078	806	19,745	14,450	—	12,200	12,359	12,940
" '35	40,297	719	22,767	16,450	—	12,200	13,432	14,304
" '36	50,390	902	29,446	19,062	—	10,200	16,797	15,222
29 " '37	53,647	916	31,851	23,506	10,700	17,883	12,424	—
" '38	60,615	1,829	40,421	24,969	—	30,309	20,175	—
Northern								
31 Dec. '33	146,733	5,443	82,727	51,108	—	87,332	73,366	—
" '34	156,056	5,050	88,211	53,875	—	87,047	78,028	—
" '35	166,469	4,623	89,407	57,091	—	101,832	83,234	—
" '36	176,962	5,347	92,271	60,447	—	110,091	88,481	—
" '37	186,191	5,569	100,732	63,878	—	131,241	93,095	—
Norwich Union Fire (allied with Norwich Union Life)								
31 Dec. '33	193,822	—	105,976	74,450	—	181,047	77,529	—
" '34	200,386	—	121,188	73,538	—	189,332	80,154	—
" '35	220,230	—	124,004	76,542	—	189,605	88,092	—
" '36	227,607	—	129,038	80,545	—	194,292	91,043	—
" '37	242,980	—	138,278	82,775	—	195,700	97,192	—
Ocean (allied with Commercial Union)								
31 Dec. '33	340,182	—	186,315	125,385	25	149,934	136,073	—
" '34	355,707	—	195,668	128,046	36	154,556	142,583	—
" '35	382,106	—	185,005	132,581	22	159,304	152,842	—
" '36	392,931	—	201,995	138,884	69	169,336	157,172	—
" '37	427,148	—	215,678	147,255	—	211,913	170,859	—
Palatine (allied with Commercial Union)								
31 Dec. '33	6,351	—	2,325	2,288	18	2,419	2,540	—
" '34	6,761	—	2,540	2,307	—	3,253	2,704	—
" '35	7,324	—	3,346	2,520	21	3,911	2,929	—
" '36	7,563	—	4,017	2,474	670	4,217	3,025	—
" '37	8,393	—	3,892	2,697	743	4,945	3,357	—
Patriotic (allied with Sun Insurance).								
31 Dec. '33	1,122	709	1,252	415	—	451	449	—
" '34	1,339	721	720	490	—	950	536	—
" '35	1,376	732	1,248	509	—	1,220	550	—
" '36	1,423	726	2,492	528	—	103	571	—
" '37	1,389	715	427	514	—	341	556	—
Pearl								
31 Dec. '33	21,722	1,362	9,034	8,591	—	17,338	10,861	13,586
" '34	25,838	1,616	9,591	9,795	—	19,543	12,919	17,891
" '35	28,112	1,867	12,516	10,563	—	17,832	14,056	19,836
" '36	31,930	2,017	10,175	11,431	—	20,500	15,965	22,631
" '37	32,360	2,156	13,998	12,174	—	21,437	16,180	24,823
Phoenix								
31 Dec. '33	119,326	—	65,744	46,757	—	72,000	47,800	—
" '34	133,968	—	74,776	48,923	—	86,600	53,600	—
" '35	150,955	—	33,180	53,941	—	83,000	60,500	—
" '36	166,552	—	84,025	58,716	—	111,900	66,700	—
" '37	176,390	—	92,740	63,155	—	120,000	70,600	—
Planet (allied with Sun)								
31 Dec. '33	374	525	90	120	—	8	149	—
" '34	339	542	67	103	—	347	132	—
" '35	384	543	155	122	—	53	153	—
" '36	386	534	121	117	—	75	154	—
" '37	95	525	63	49	—	126	38	—
Provident Accident and White Cross (allied with Northern)								
31 Dec. '33	33,330	1,522	15,489	11,454	—	28,182	16,665	—
" '34	37,473	1,487	21,909	12,421	—	28,259	18,737	—
" '35	35,275	1,642	19,645	11,589	—	33,225	17,657	—
" '36	37,974	—	23,827	12,314	—	29,722	18,937	—
" '37	41,981	—	24,847	13,764	—	37,240	20,991	—

						Employers' Liability Fund at end of year.		
Year ending	Premiums (Net).	Interest and other Receipts.	Claim Payments	Commission and Expenses of Management	Other Payments	Estimated Liability on Claims outstanding	Reserve for Unexpired Risks.	Other E.L. Reserves.
Col. 1	2	3	4	5	6	7	8	9
	£	£	£	£	£	£	£	£
Provincial								
31 Dec. '33	76,792	1,614	39,093	25,797	—	47,951	30,717	—
" '34	82,910	1,636	38,574	28,175	—	56,138	33,164	—
" '35	92,972	1,856	43,703	30,748	—	67,190	37,188	—
" '36	104,046	1,880	55,081	35,233	—	77,306	41,619	—
" '37	118,640	1,982	61,162	40,372	—	88,633	47,456	—
Prudential								
31 Dec. '33	86,180	4,584	45,092	38,637	—	57,978	34,472	39,126
" '34	94,346	4,624	45,309	43,145	—	54,746	37,739	42,738
" '35	105,796	4,231	46,956	46,721	—	62,957	42,318	52,900
" '36	121,952	3,401	52,263	48,054	52,900	92,482	48,781	—
" '37	128,516	4,962	69,204	51,540	—	98,590	51,407	—
Railway Passengers' (allied with North British & Mercantile)								
31 Dec. '33	153,637	—	95,852	53,773	—	102,269	61,455	—
" '34	167,429	—	97,670	56,180	—	106,063	66,971	—
" '35	180,995	—	96,324	57,772	—	125,696	72,398	—
" '36	187,623	—	102,109	59,906	—	142,589	75,049	—
" '37	202,722	—	119,166	63,578	—	146,967	81,089	—
Road Transport & General (allied with General Accident Fire and Life)								
31 Dec. '33	33,136	608	18,060	12,964	—	16,252	13,255	—
" '34	39,327	1,008	21,899	12,013	—	19,789	15,731	—
" '35	38,606	1,100	31,253	11,437	—	20,035	15,442	—
" '36	39,732	613	20,464	12,120	—	26,610	15,693	—
" '37	44,121	599	21,770	16,204	—	29,524	17,649	—
Royal								
31 Dec. '33	318,133	—	175,538	111,971	—	367,650	127,253	—
" '34	345,380	—	204,028	115,810	—	371,390	138,152	—
" '35	366,301	—	199,539	117,670	—	405,295	146,520	—
" '36	385,992	—	220,472	119,672	—	425,572	154,397	—
" '37	420,809	—	208,107	132,980	—	479,375	168,324	—
Royal Exchange								
31 Dec. '33	103,722	3,293	60,914	38,304	—	58,927	41,488	—
" '34	113,150	3,561	63,803	42,545	134	68,464	45,260	—
" '35	120,913	4,076	66,136	42,841	117	82,019	48,365	—
" '36	136,466	4,450	79,736	45,181	49	78,507	54,587	—
" '37	141,211	3,744	74,475	48,384	47	80,942	56,484	—
Scottish (allied with Scottish Amicable and Scottish Equitable)								
31 Dec. '33	28,291	1,377	19,976	11,652	—	22,059	11,316	5,000
" '34	30,323	1,639	15,957	12,129	—	24,707	12,129	10,000
" '35	31,116	1,715	19,443	12,447	—	22,291	12,447	10,000
" '36	33,584	1,794	16,823	13,434	—	27,849	13,434	10,000
" '37	34,209	1,904	19,258	13,341	—	29,927	13,683	10,000
Scottish Automobile & General (allied with General Accident Fire & Life)								
31 Dec. '33	4,703	789	5,092	2,272	—	7,290	1,881	—
" '34	6,515	819	4,564	3,038	—	4,622	2,606	—
" '35	8,290	815	3,736	3,371	—	5,684	3,316	—
" '36	14,318	800	7,397	5,563	—	6,833	5,727	—
" '37	17,280	787	9,467	6,732	—	14,824	6,912	—
Scottish Union & National								
31 Dec. '33	49,357	1,474	27,632	20,827	—	29,344	22,211	4,986
" '34	53,776	1,375	31,862	22,083	—	29,465	27,205	4,302
" '35	56,171	1,523	31,474	22,098	—	37,403	29,394	1,685
" '36	56,320	1,745	35,520	22,194	—	38,093	28,439	1,126
" '37	59,906	1,662	34,424	22,267	—	40,952	29,917	1,198
Sea								
31 Dec. '33	2,342	924	1,594	984	—	4,355	937	—
" '34	2,917	966	3,270	1,048	—	2,754	1,167	—
" '35	2,845	900	2,090	1,170	—	3,772	1,138	—
" '36	3,823	892	1,625	1,539	—	6,550	1,529	—
" '37	3,718	957	4,508	1,504	—	3,100	1,487	—
State (allied with Royal Exchange)								
31 Dec. '33	33,528	1,266	15,253	11,990	—	20,607	13,411	7,049
" '34	36,372	1,456	18,473	12,976	—	23,777	14,549	7,049
" '35	40,073	1,418	23,745	14,199	—	22,996	16,029	7,049
" '36	43,624	1,544	21,561	15,257	—	29,030	17,450	7,049
" '37	43,133	1,678	28,211	15,291	—	31,681	17,253	7,049
Sun								
31 Dec. '33	113,724	5,143	68,852	41,611	—	61,242	45,489	50,000
" '34	124,833	5,280	78,021	44,917	—	68,221	49,953	50,000
" '35	139,835	5,691	84,108	49,278	—	76,122	55,934	50,000
" '36	148,694	6,069	85,617	50,533	—	81,816	59,477	50,000
" '37	156,072	6,386	89,866	53,596	—	89,257	62,429	50,000
Timber & General Mutual								
31 Dec. '33	66,999	2,931	57,201	9,562	12,056	71,705	—	—
" '34	72,254	3,004	52,084	9,245	910	77,990	—	—
" '35	71,235	2,891	49,531	9,757	6,091	83,736	—	—
" '36	78,112	3,198	49,239	9,990	9,770	52,553	30,029	13,484
" '37	85,768	3,755	49,513	10,800	9,534	66,568	31,992	17,162

Year ending Col. 1	Premiums (Net). 2	Interest and other Receipts. 3	Claim Payments 4	Commission and Expenses of Management 5	Other Payments 6	Employers' Liability Fund at end of year.		
						Estimated Liability on Claims outstanding 7	Reserve for Unexpired Risks. 8	Other F.L. Reserves. 9
						£	£	£
Union (allied with Commercial Union)								
31 Dec. '33	57,750	—	24,489	22,838	6,102	37,373	23,100	—
" '34	59,881	—	29,299	23,009	3,221	40,872	23,952	—
" '35	67,509	—	30,273	27,849	—	38,605	27,004	—
" '36	67,509	—	32,773	26,770	1,799	44,772	27,004	—
" '37	73,890	—	38,150	28,995	237	48,728	29,556	—
United British (allied with Motor Union)								
31 Dec. '33	9,295	556	5,541	3,722	—	4,263	3,718	—
" '34	10,644	575	5,523	4,311	—	6,045	4,258	—
" '35	11,017	575	7,165	3,748	—	4,803	4,407	—
" '36	12,329	565	5,046	4,383	—	6,533	4,932	—
" '37	14,431	556	5,969	5,168	—	9,508	5,772	—
United Legal Indemnity (allied with Yorkshire)								
31 Dec. '33	5,723	—	3,004	2,217	1	3,976	2,289	—
" '34	6,777	—	2,923	2,457	—	4,055	2,711	—
" '35	6,983	—	3,365	2,492	—	4,450	2,795	—
" '36	6,935	—	4,206	2,598	—	3,556	2,774	—
" '37	6,062	—	3,684	2,377	1	3,644	2,425	—
Universal								
31 Dec. '33	4,000	665	1,810	1,465	—	1,682	1,690	—
" '34	4,381	683	2,580	1,577	—	2,973	1,752	—
" '35	4,321	523	3,353	1,491	—	2,605	1,728	—
" '36	4,607	519	3,154	1,741	—	3,850	1,843	—
" '37	4,893	510	2,158	1,808	—	3,962	1,957	—
Warden (allied with Royal)								
31 Dec. '33	16,243	—	8,134	6,545	—	6,400	6,497	—
" '34	17,628	—	8,532	7,052	—	6,800	7,051	—
" '35	18,644	—	9,839	7,081	—	7,700	7,457	—
" '36	20,295	—	11,981	7,476	—	8,050	8,118	—
" '37	22,902	—	9,952	8,401	—	11,500	9,160	—
Welsh (allied with London & Scottish)								
31 Dec. '33	1,514	609	1,104	568	—	378	757	—
" '34	1,399	624	527	524	—	631	699	—
" '35	1,364	590	790	512	—	65	682	—
" '36	1,507	583	474	565	—	409	754	—
" '37	1,529	573	1,175	573	—	723	764	—
West of Scotland (allied with Commercial Union)								
31 Dec. '33	6,008	—	2,738	2,253	—	2,613	2,403	—
" '34	6,117	—	3,464	2,293	—	2,869	2,446	—
" '35	6,646	—	2,206	2,492	—	1,320	2,658	—
" '36	6,515	—	1,847	2,465	—	3,136	2,606	—
" '37	6,798	—	4,353	2,531	—	6,552	2,719	—
Western Australian								
30 June '33	2,714	736	1,646	914	—	319	1,086	—
" '34	2,853	682	872	940	—	1,182	1,141	—
" '35	3,195	700	2,009	995	—	1,295	1,278	—
" '36	3,369	697	1,873	1,171	—	2,831	1,348	—
" '37	2,724	686	2,077	1,066	—	1,558	1,090	—
World Auxiliary								
31 Dec. '33	88	748	67	9	—	165	35	714
" '34	131	772	39	30	—	140	52	1,138
" '35	184	772	27	48	—	460	74	1,088
" '36	208	766	333	49	—	—	83	1,108
" '37	245	748	8	74	—	113	98	1,327
World Marine & General (allied with Northern)								
31 Dec. '33	44	783	37	9	—	79	22	—
" '34	70	796	19	17	—	68	35	—
" '35	77	809	12	17	—	208	38	—
" '36	109	—	151	23	—	—	54	—
" '37	111	—	8	23	—	40	55	—
Yorkshire								
31 Dec. '33	101,861	5,250	69,665	43,729	69	57,801	40,744	111,725
" '34	107,009	5,119	64,954	44,729	208	60,033	42,804	109,670
" '35	106,596	5,107	62,583	44,333	64	61,675	42,638	109,670
" '36	114,005	5,096	62,215	42,410	63	63,729	45,602	109,670
" '37	117,202	4,981	62,331	42,912	194	73,471	46,880	109,670
Zurich General Accident & Liability (United Kingdom business)								
31 Dec. '33	11,536	900	3,694	3,958	—	4,254	4,614	3,500
" '34	10,843	930	4,710	3,855	—	4,594	4,337	4,000
" '35	11,646	930	5,354	3,967	—	5,007	4,658	4,000
" '36	14,812	915	7,761	4,685	—	7,337	5,925	3,500
" '37	19,246	900	8,068	6,177	—	8,944	7,699	4,000

SYNOPSIS of the PERSONAL ACCIDENT REVENUE ACCOUNTS of the COMPANIES operating in the United Kingdom for 1933-34-35-36-37

Notes.—Column 4—Expenses of settlement (medical and legal) included.
The amount of the Paid-up Capital may be ascertained by referring to the Directory on pages 81—287
of this ALMANACK.

Year Ending.	Col. 1	Premiums (net), less bonus abatements	Interest and other Receipts.	Claim Payments.	Commission and Expenses of Management	Other Payments	Personal Accident Fund at end of year.		
							Estimated Liability on Claims Outstanding	Reserve for Unexpired Risks	Additional Reserve.
		2	3	4	5	6	7	8	9
Alliance		£	£	£	£	£	£	£	£
31 Dec. '33		31,539	3,009	16,287	14,433	—	2,677	15,761	70,000
" '34		31,327	3,199	13,842	13,644	—	3,742	16,231	70,000
" '35		30,715	3,408	15,749	13,724	—	2,770	16,537	70,000
" '36		33,266	3,323	12,610	14,272	—	4,436	18,106	70,000
" '37		37,165	3,268	18,566	15,681	—	8,327	20,245	70,000
Anglo-Scottish (allied with Century)									
31 Dec. '37		1,418	—	16	661	—	282	567	—
Army, Navy & General									
31 Dec. '33		1,876	18	254	478	—	33	750	—
" '34		1,717	19	248	564	—	193	687	—
" '35		1,499	18	320	649	—	131	600	—
" '36		1,518	15	376	666	—	205	607	—
" '37		1,492	14	348	526	—	299	597	—
Atlantic									
31 Dec. '33		57	—	3	27	—	—	23	—
" '34		42	—	4	17	—	—	17	—
" '35		108	—	—	47	—	—	43	—
" '36		63	—	4	30	—	29	25	—
" '37		172	—	64	93	—	—	69	—
Atlas									
31 Dec. '33		17,664	—	10,256	7,741	154	2,367	7,065	5,000
" '34		17,199	—	7,148	7,494	127	1,816	6,879	5,000
" '35		16,694	—	6,875	7,247	148	2,024	6,677	5,000
" '36		17,404	—	9,089	7,465	5,090	1,967	6,961	—
" '37		19,167	—	8,502	8,239	153	2,425	7,667	—
Aviation & General									
31 Dec. '35		2,053	—	1,071	1,271	—	921	821	—
(10 mos.)									
31 Dec. '36		4,156	—	4,941	1,700	—	1,492	2,078	—
Avon (allied with National Farmers Union Mutual)									
31 Dec. '33		2,117	34	472	688	—	332	847	—
" '34		2,070	32	198	727	—	677	828	—
" '35		2,425	41	740	797	—	653	970	—
" '36		2,642	48	3,404	870	—	65	1,057	—
" '37		2,802	40	141	976	—	1,086	1,121	—
Beacon									
31 Dec. '33		1,788	110	489	760	—	153	715	2,212
" '34		1,949	111	611	828	—	62	779	2,359
" '35		2,051	112	694	872	—	218	820	2,410
" '36		2,197	112	641	934	—	188	879	2,416
" '37		2,654	116	1,342	1,062	—	211	1,062	2,576
British Aviation									
31 Dec. '33		16,249	—	10,067	3,208	—	6,846	6,500	1,228
" '34		15,832	—	7,036	3,212	—	5,806	6,333	7,919
" '35		18,970	—	18,343	3,553	—	1,287	7,588	8,357
" '36		22,548	—	12,472	4,562	—	2,917	9,019	10,810
British Equitable (allied with State)									
31 Dec. '33		1,911	161	1,155	611	4	545	764	4,413
" '34		1,876	141	1,043	601	—	245	751	4,413
" '35		1,791	136	1,040	599	—	381	716	4,413
" '36		1,702	135	778	535	4	362	681	4,413
" '37		1,707	145	875	621	—	117	683	4,413
British Fire (allied with London & Lancashire)									
31 Dec. '33		12,661	—	7,151	5,622	—	4,637	5,064	—
" '34		12,174	—	6,118	5,249	—	8,316	4,870	—
" '35		5,783	—	7,517	2,770	—	5,367	2,313	—
" '36		4,437	—	2,611	2,081	—	5,268	1,775	—
" '37		4,046	—	1,757	2,007	—	4,711	1,618	—
British General (allied with Commercial Union)									
31 Dec. '33		11,996	—	5,100	4,771	—	1,445	2,836	11,770
" '34		12,644	—	4,765	4,809	—	2,357	3,012	13,483
" '35		13,367	—	5,436	5,282	—	1,254	3,165	14,279
" '36		16,081	—	7,119	6,629	—	1,752	3,965	16,189
" '37		16,576	—	7,237	6,652	—	2,288	4,095	18,442
British Law (allied with London Assurance)									
31 Dec. '33		3,667	199	2,047	1,822	5	202	1,467	2,876
" '34		3,859	158	1,092	1,897	—	389	1,543	2,849
" '35		3,908	146	1,324	1,964	2	282	1,563	2,860
" '36		4,019	137	1,394	2,060	—	402	1,608	2,849
" '37		3,965	—	1,744	2,037	2,849	321	1,586	—
British Oak (allied with Union of Canton)									
31 Dec. '33		6,382	59	4,521	1,912	—	895	2,553	—
" '34		10,375	89	3,862	3,690	—	236	4,150	—
" '35		11,643	150	5,336	3,961	—	1,796	4,657	—
" '36		14,715	163	6,936	5,147	—	1,852	5,886	—
" '37		14,323	171	10,580	5,392	360	1,418	5,369	—
Caledonian									
31 Dec. '33		11,934	330	6,844	5,139	—	2,030	4,773	5,221
" '34		9,636	333	6,150	4,194	—	1,000	3,854	5,295
" '35		9,310	313	4,737	4,042	—	930	3,724	5,339
" '36		9,878	—	4,808	3,866	—	1,310	3,951	6,000
" '37		10,756	—	4,705	4,599	—	1,796	4,302	7,000

Year Ending. Col. 1	Premiums (net), less bonus abatements 2	Interest and other Receipts. 3	Claim Payments. 4	Commission and Expenses of Management 5	Other Payments 6	Personal Accident Fund at end of year.		
						Estimated Liability on Claims Outstanding 7	Reserve for Unexpired Risks 8	Additional Reserve. 9
	£	£	£	£	£	£	£	£
Car and General (allied with Royal Exchange)								
31 Dec. '33	29,675	439	11,446	12,670	840	3,788	11,870	—
" '34	30,308	497	12,156	12,632	—	5,303	12,123	—
" '35	29,521	500	13,816	12,283	32	6,949	11,809	—
" '36	30,503	477	12,018	11,737	26	5,127	12,201	—
" '37	32,146	493	8,802	12,889	—	9,660	12,859	—
Celtic (allied with Yorkshire)								
31 Dec. '33	99	—	62	37	—	10	40	—
" '34	123	—	30	43	—	—	49	—
" '35	66	—	32	29	—	—	26	—
" '36	50	—	52	22	—	—	20	—
" '37	394	—	30	108	—	58	158	—
Century (Personal Accident Account) (allied with Friends' Provident)								
31 Dec. '33	16,061	186	8,495	7,064	—	4,645	6,375	—
" '34	16,397	195	8,328	7,259	—	3,873	6,559	—
" '35	17,665	198	10,808	7,716	—	4,062	7,066	—
" '36	21,907	211	11,908	9,877	—	3,658	8,763	—
" '37	25,517	257	12,072	11,905	—	5,852	10,207	—
(Continuous Disability Account)								
31 Dec. '33	35,636	—	17,172	13,858	68	20,559	258,843	—
" '34	36,776	11,241	17,271	13,449	24	21,970	274,704	—
" '35	38,822	10,921	18,498	14,326	61	22,405	291,490	—
" '36	41,362	11,785	19,090	15,846	126	26,514	305,105	—
" '37	43,560	11,876	20,708	15,643	53	28,563	322,088	—
Colonial Mutual Life								
31 Dec. '33	51,962	4,144	13,302	26,468	197	2,706	12,554	123,779
" '34	61,035	6,637	17,181	30,412	106	2,865	14,280	131,768
" '35	70,709	4,024	16,978	35,070	126	2,750	15,497	141,126
" '36	86,962	3,745	20,858	41,917	104	3,403	19,143	104,556
" '37	111,082	5,767	21,644	52,706	20,123	5,391	25,418	113,814
Commercial Union								
31 Dec. '33	535,694	—	317,668	268,435	2,456	131,817	177,402	11,770
" '34	539,627	—	305,113	253,181	64	137,596	178,673	13,483
" '35	543,732	—	297,127	253,433	348	131,290	179,953	14,279
" '36	551,014	—	275,808	260,247	128	142,458	182,276	16,189
" '37	569,268	—	276,814	257,602	210	138,223	188,326	18,442
Contingency								
30 June '33	362	3	96	112	—	—	148	—
" '34	391	3	120	141	—	—	156	—
" '35	474	3	166	172	—	20	189	—
" '36	622	5	216	241	—	—	140	—
" '37	800	6	137	345	—	114	320	—
Co-operative								
31 Dec. '33	106,231	893	92,723	7,429	—	7,499	8,404	10,457
" '34	129,053	1,113	114,334	7,778	—	7,458	8,404	13,371
" '35	112,627	1,232	95,341	8,154	—	11,021	8,935	14,642
" '36	98,481	1,344	80,476	9,194	—	11,266	10,347	18,141
" '37	91,177	1,406	76,079	9,573	—	12,411	11,283	18,990
Cornhill								
31 Dec. '33	4,980	—	1,555	1,628	—	192	1,992	—
" '34	6,399	—	1,784	2,487	—	182	2,560	—
" '35	6,319	—	2,882	2,466	—	445	2,527	—
" '36	7,935	—	3,957	2,790	—	575	3,174	—
" '37	7,834	—	3,966	2,791	—	236	3,134	—
Dominion								
31 Dec. '33	797	5	377	294	—	90	319	—
" '34	818	7	275	416	—	123	327	—
" '35	855	11	700	351	—	26	342	—
" '36	960	10	230	408	—	112	384	—
" '37	1,070	12	666	326	—	139	428	—
Dominion of Canada General								
31 Dec. '33	89,201	—	49,275	58,597	—	19,955	34,018	—
" '34	81,607	—	42,891	52,852	—	18,985	31,523	—
" '35	79,851	—	40,681	49,878	—	17,210	30,991	—
" '36	78,240	—	37,692	47,145	—	10,430	31,073	2,055
" '37	80,951	2,051	36,677	47,835	—	12,680	31,073	3,082
Drapers' & General (allied with Provincial)								
31 Dec. '33	1,274	15	456	625	—	75	510	—
" '34	1,295	16	520	659	—	45	518	—
" '35	1,369	16	653	357	—	110	548	—
" '36	1,532	17	557	398	—	45	612	—
" '37	1,531	18	528	400	—	140	612	—
Eagle Star								
31 Dec. '33	75,465	—	34,003	29,865	—	16,032	25,540	—
" '34	79,231	—	38,484	30,714	—	18,142	27,509	—
" '35	86,609	—	43,341	31,814	—	20,616	28,180	—
" '36	94,487	—	47,772	33,201	—	21,858	30,703	—
" '37	100,057	—	47,453	35,246	—	23,194	32,503	—

Year Ending.	Premiums (net), less abatements	Interest and other Receipts.	Claim Payments.	Commission and Expenses of Management	Other Payments	Personal Accident Fund at end of year.		
						Estimated Liability on Outstanding	Reserve for Unexpired Risks	Additional Reserve.
Col. 1	2	3	4	5	6	7	8	9
	£	£	£	£	£	£	£	£
Ecclesiastical								
28 Feb. '34	1,338	250	229	399	—	205	535	4,053
" " '35	1,583	222	601	457	—	183	633	4,367
29 " '36	1,645	241	553	454	—	264	658	4,342
28 " '37	1,797	242	806	484	—	560	719	4,281
" " '38	1,878	256	277	539	—	60	751	4,249
Economic								
31 Dec. '33	1,856	58	970	734	—	411	743	1,500
" " '34	1,922	54	474	693	—	785	769	1,750
" " '35	1,837	45	1,457	741	—	1,052	735	1,750
" " '36	1,719	40	1,171	723	—	362	688	2,250
" " '37	1,549	33	1,060	459	—	273	620	2,250
Edinburgh (allied with Commercial Union)								
31 Dec. '33	5,113	—	1,573	2,292	—	1,690	1,704	—
" " '34	5,008	—	2,016	2,277	—	1,834	1,669	—
" " '35	5,000	—	2,945	2,316	—	1,350	1,667	—
" " '36	4,601	—	2,800	2,065	—	799	1,534	—
" " '37	4,490	—	1,376	2,154	20	1,029	1,497	—
Employers' Liability								
31 Dec. '33	207,619	—	148,446	91,814	5,436	62,471	83,048	—
" " '34	209,213	—	112,965	95,682	4,468	49,698	83,685	—
" " '35	214,790	—	110,721	97,710	4,180	54,450	85,916	—
" " '36	220,641	—	115,253	104,200	5,242	56,809	88,256	—
" " '37	214,845	—	112,571	100,541	4,977	58,790	85,938	—
Employers' Mutual								
30 Nov. '33	1,159	14	473	372	—	371	463	—
" " '34	1,574	19	891	433	—	151	630	—
" " '35	1,150	17	711	289	—	99	460	—
" " '36	1,174	12	652	311	—	43	470	—
" " '37	1,120	12	413	471	—	313	448	—
Essex & Suffolk Equitable (allied with Atlas)								
31 Dec. '33	7,783	—	4,072	3,529	—	611	3,113	—
" " '34	7,671	—	3,279	3,488	—	570	3,068	—
" " '35	7,773	—	3,294	3,512	—	1,481	3,109	—
" " '36	7,918	—	4,345	3,468	—	962	3,167	—
" " '37	8,245	—	3,943	3,782	8	1,164	3,298	—
Excess								
31 Dec. '33	24	—	—	m P. & L.	—	—	50	1,500
" " '34	103	—	—	"	—	—	1,653	—
" " '35	1,270	—	97	"	—	—	2,825	—
" " '36	1,771	—	807	"	—	—	3,689	—
" " '37	1,281	—	566	"	—	—	4,404	—
Farmers' Finance & Insurance								
31 Dec. '33	1,425	—	674	485	—	263	570	—
" " '34	1,601	—	1,002	510	—	468	640	—
" " '35	1,682	—	860	535	—	134	673	—
" " '36	2,004	—	745	586	—	150	801	—
" " '37	2,212	—	1,055	774	—	281	885	—
Federated Employers'								
31 Dec. '33	4,316	119	1,539	1,774	—	895	1,726	—
" " '34	4,675	139	2,699	1,715	—	637	1,870	—
" " '35	4,843	150	1,463	1,987	—	369	1,937	—
" " '36	4,947	153	1,908	1,879	—	932	1,979	—
" " '37	5,378	141	2,324	1,823	—	939	2,151	—
Fine Art & General (allied with North British & Mercantile)								
31 Dec. '33	5,552	—	1,862	2,338	—	1,238	2,221	2,500
" " '34	5,626	—	2,314	2,350	—	645	2,251	2,500
" " '35	5,493	—	1,700	2,286	—	2,140	2,173	2,500
" " '36	5,714	—	2,794	2,473	—	1,955	2,286	2,500
" " '37	6,173	—	3,555	2,572	—	1,735	2,469	2,500
Friends' Provident & Century Life (Continuous Disability Account)								
31 Dec. '33	1,431	2,226	75	525	—	1,000	—	5,829
" " '34	1,658	265	267	594	—	1,005	6,885	—
" " '35	1,313	329	105	641	—	4	8,782	—
" " '36	1,742	340	229	647	—	—	9,992	—
" " '37	1,894	367	530	660	—	335	11,063	—

Year Ending. Col. 1	Premiums (net), less bonus abatements 2	Interest and other Receipts. 3	Claim Payments. 4	Commission and Expenses of Management 5	Other Payments 6	Personal Accident Fund at end of year		
						Estimated Liability on Claims Outstanding 7	Reserve for Unexpired Risks 8	Additional Reserve. 9
	£	£	£	£	£	£	£	£
General Accident, Fire & Life								
31 Dec. '33	430,674	—	281,234	163,391	—	66,664	102,074	—
" '34	450,797	—	291,200	170,451	—	64,110	105,885	—
" '35	450,793	—	262,167	170,723	—	70,084	108,754	10,000
" '36	443,821	—	260,222	174,530	—	68,445	114,769	10,000
" '37	486,919	—	270,530	187,073	—	113,129	128,950	10,000
Gresham Fire & Accident (allied with Legal & General)								
31 Dec. '33	6,828	—	2,669	3,065	—	653	2,731	341
" '34	7,088	—	2,433	3,297	—	1,044	2,835	354
" '35	8,125	—	3,066	3,523	—	1,722	3,250	400
" '36	9,045	—	2,879	4,427	400	1,448	3,618	—
" '37	9,331	—	3,163	4,422	—	1,747	3,733	—
Guarantee Society (allied with Yorkshire)								
31 Dec. '33	442	35	174	201	—	176	177	765
" '34	417	36	57	177	—	202	167	768
" '35	455	37	147	222	—	201	182	776
" '36	473	37	127	241	—	219	189	794
" '37	497	39	201	246	—	141	198	800
Guardian								
31 Dec. '33	22,014	877	10,866	11,197	—	3,214	9,906	—
" '34	26,037	987	10,384	12,356	—	2,952	11,716	—
" '35	29,595	1,174	13,602	14,025	43	5,026	13,318	—
" '36	24,860	1,097	13,238	11,755	50	3,788	11,187	—
" '37	124,958	8,290	—	67,385	56,414	—	59,782	56,231
Guardian Eastern (allied with Guardian)								
31 Dec. '33	1,266	24	1,124	450	—	551	570	—
" '34	1,867	29	1,047	712	—	113	840	—
" '35	2,117	30	939	769	2	482	852	—
" '36	2,383	49	1,006	888	3	342	1,075	—
" '37	2,181	36	868	865	—	252	980	—
Guildhall (allied with London Assurance)								
31 Dec. '33	101,340	—	85,462	8,950	—	7,454	269	—
" '34	109,413	—	95,878	7,911	—	6,820	118	—
" '35	74,582	—	62,499	7,894	—	7,304	184	—
" '36	65,394	—	61,060	4,032	—	6,264	930	—
" '37	66,047	—	42,208	3,439	—	25,867	1,127	—
Hibernian								
31 Dec. '36	99	—	49	49	—	60	45	—
" '37	95	—	1	48	—	44	43	—
Insurance Corporation of Ireland								
31 Dec. '36	124	—	—	57	—	—	49	—
" '37	46	—	—	15	—	—	18	—
Law Fire (allied with Alliance)								
31 Dec. '33	248	322	85	74	—	—	100	8,840
" '34	273	332	93	84	—	95	110	8,840
" '35	253	329	101	81	—	—	101	8,840
" '36	260	320	160	83	—	—	104	8,840
" '37	241	315	115	104	—	—	96	8,840
Law Union & Rock (allied with London & Lancashire)								
31 Dec. '33	13,187	—	6,124	5,335	—	3,076	5,275	—
" '34	14,244	—	4,376	5,648	—	4,637	5,697	—
" '35	15,131	—	7,221	5,655	—	3,049	6,052	—
" '36	16,756	—	6,895	6,281	—	2,749	6,702	—
" '37	13,866	—	7,903	5,284	—	1,913	5,546	—
Legal (allied with Royal)								
31 Dec. '33	8,139	951	4,359	4,029	—	1,398	3,256	1,023
" '34	7,981	—	4,155	3,885	—	1,135	3,192	—
" '35	8,124	—	3,361	3,850	—	1,390	3,250	—
" '36	8,227	—	3,584	3,849	—	1,129	3,291	—
" '37	8,222	—	3,500	3,964	—	1,272	3,239	—
Legal & General (Personal Accident)								
31 Dec. '33	17,332	525	7,154	6,385	—	2,123	7,799	4,000
" '34	18,171	556	9,182	7,768	—	2,522	8,177	4,000
" '35	24,320	565	10,427	10,133	—	4,895	10,944	4,000
" '36	25,545	732	14,429	10,249	—	5,932	11,495	4,000
" '37	25,638	751	15,488	10,581	—	6,861	11,537	4,000
(Permanent Sickness)								
" '33	8,190	1,325	3,940	1,322	—	9,222	27,421	—
" '34	8,777	1,433	3,936	1,301	—	9,766	31,851	—
" '35	9,428	1,600	3,270	1,422	—	8,982	38,970	—
" '36	9,795	1,771	3,454	1,490	—	8,931	30,642	—
" '37	12,349	1,516	3,423	1,812	—	8,454	39,750	—
Licenses & General								
31 Dec. '33	23,444	881	14,899	9,911	32	4,390	9,378	—
" '34	23,444	890	18,578	9,302	100	4,739	9,378	—
" '35	21,563	1,008	13,714	8,176	50	5,044	8,625	—
" '36	20,020	705	14,513	7,127	27	4,936	8,008	—
" '37	17,942	681	12,740	5,656	24	5,236	7,177	—

Year Ending.	Col. 1	Premiums (net), less abatements	Interest and other Receipts.	Claim Payments.	Commission and Expenses of Management	Other Payments	Personal Accident Fund at end of year.		
							Estimated Liability on Claims Outstanding	Reserve for Unexpired Risks	Additional Reserve.
		2	3	4	5	6	7	8	9
Liverpool & London & Globe (allied with Royal)									
31 Dec.	'33	181,058	—	113,345	184,123	—	60,130	72,423	50,000
"	'34	182,093	—	95,863	85,116	50,000	54,335	72,837	—
"	'35	181,406	—	95,860	84,600	—	55,285	72,562	—
"	'36	187,465	—	90,100	84,072	—	54,593	74,986	—
"	'37	196,451	—	91,665	87,993	—	60,018	78,580	—
Liverpool Insurance Society (formerly Liverpool Mutual)									
31 Dec.	'33	5,671	—	571	3,497	—	181	2,836	—
"	'34	5,068	—	555	3,219	—	43	2,534	—
"	'35	5,156	—	407	3,113	—	30	2,578	—
"	'36	6,088	—	435	3,784	—	121	3,044	—
"	'37	7,898	—	899	4,647	—	69	3,949	—
Liverpool Marine & General (allied with Century)									
31 Dec.	'33	845	—	462	372	—	—	335	—
"	'34	863	—	458	382	—	—	345	—
"	'35	930	—	483	406	—	—	372	—
"	'36	1,153	—	515	520	—	—	461	—
"	'37	1,418	—	615	661	—	—	567	—
Local Government Guarantee (allied with United British)									
31 Dec.	'33	3,094	104	1,970	1,314	—	553	1,237	100
"	'34	3,697	124	2,362	1,652	—	746	1,479	100
"	'35	4,426	67	3,137	1,946	—	1,739	1,770	100
"	'36	3,959	76	2,755	1,906	—	1,699	1,584	100
"	'37	3,537	68	1,778	1,782	—	666	1,415	100
London Assurance									
31 Dec.	'33	11,784	458	5,436	6,092	4	2,444	4,713	3,000
"	'34	12,661	460	7,062	5,652	7	1,493	5,064	3,000
"	'35	12,705	455	4,633	7,071	4	1,201	5,082	3,000
"	'36	83,509	1,495	68,098	12,344	—	8,528	33,403	5,941
"	'37	85,922	—	50,402	13,931	—	28,587	34,368	—
London & Edinburgh									
31 Dec.	'33	213	—	91	66	—	17	85	—
"	'34	156	—	28	61	—	—	62	—
"	'35	118	—	58	49	—	1	47	—
"	'36	150	—	42	65	—	—	60	—
"	'37	131	—	14	77	—	—	52	—
London Guarantee & Accident (allied with Phoenix)									
31 Dec.	'33	87,863	—	51,612	42,156	1,912	20,400	35,500	—
"	'34	86,501	—	46,149	40,279	2,104	22,800	34,600	—
"	'35	81,837	—	50,619	38,965	1,971	23,300	32,800	—
"	'36	79,126	—	40,994	35,683	2,018	19,800	31,700	—
"	'37	76,831	—	35,792	34,147	2,193	15,600	30,800	—
London & Lancashire									
31 Dec.	'33	135,620	—	68,776	62,940	1,051	28,361	54,250	—
"	'34	145,209	—	64,550	65,419	1,628	38,499	58,084	—
"	'35	148,609	—	74,952	66,082	1,609	38,499	59,443	—
"	'36	162,787	—	71,116	72,664	2,157	37,818	65,115	—
"	'37	169,717	—	75,234	75,150	2,436	36,559	67,887	—
London & Provincial Marine & General (allied with Yorkshire)									
31 Dec.	'33	1,568	34	602	680	4	139	627	478
"	'34	1,920	47	1,111	845	—	415	768	73
"	'35	1,834	51	1,492	1,082	1	332	734	500
"	'36	2,028	55	1,263	1,041	—	749	811	784
"	'37	1,952	55	977	1,016	—	211	781	1,366
London & Scottish (allied with Northern)									
31 Dec.	'33	30,427	507	16,043	13,768	—	6,493	15,213	—
"	'34	32,429	433	16,447	15,310	—	6,373	16,214	—
"	'35	29,432	473	17,590	13,354	—	7,451	14,716	—
"	'36	30,244	427	15,684	13,989	—	4,825	15,122	—
"	'37	31,430	443	15,789	14,815	—	5,817	15,715	—
Medical Sickness Annuity & Life (Sickness a/c)									
31 Dec.	'33	85,754	14,623	52,025	12,386	937	—	410,582	—
"	'34	94,488	20,315	49,736	13,013	4,538	—	555,481	—
"	'35	101,087	21,891	53,494	13,032	6,004	772	605,929	—
"	'36	108,638	22,324	56,045	12,927	14,195	1,028	655,061	—
"	'37	114,935	13,634	61,223	14,696	5,664	484	520,684	—
Merchants & Manufacturers (allied with British Oak)									
31 Dec.	'33	1,478	—	680	369	—	472	591	—
"	'34	1,819	—	992	523	—	5	728	—
"	'35	1,471	—	1,088	402	—	428	589	—
"	'36	784	—	633	272	—	—	314	—
"	'37	960	—	1,125	338	2	28	382	—
Methodist									
30 June	'33	110	—	25	28	—	—	55	700
"	'34	107	—	16	21	—	—	54	700
"	'35	113	—	16	21	—	—	56	750
"	'36	111	—	31	21	—	—	55	750
"	'37	120	—	48	20	—	—	60	750
Motor Union (allied with Royal Exchange)									
31 Dec.	'33	29,954	505	12,047	11,138	—	3,863	11,981	—
"	'34	34,763	598	16,264	12,485	—	5,176	13,905	—
"	'35	34,001	610	12,647	11,520	11	2,774	13,600	—
"	'36	34,708	595	9,554	11,938	—	2,600	13,883	—
"	'37	36,430	579	11,904	12,818	—	1,331	14,572	—

Year Ending. Col. 1	Premiums (net), less bonus abatements 2	Interest and other Receipts. 3	Claim Payments. 4	Commission and Expenses of Management 5	Other Payments 6	Personal Accident Fund at end of year.		
						Estimated Liability on Claims Outstanding 7	Reserve for Unexpired Risks 8	Additional Reserve 9
	£	£	£	£	£	£	£	£
Mutual Property Life & General								
31 Dec. '35	135,741	204	58,392	59,071	7,900	3,973	89	5,977
" '36	138,733	235	62,983	60,309	7,990	3,983	105	4,954
" '37	145,058	228	65,739	69,835	2,537	3,211	93	4,981
National Employers' Mutual								
31 Dec. '33	8,007	163	2,107	3,436	—	1,360	3,204	—
" '34	8,917	159	3,542	3,778	—	1,275	3,567	—
" '35	9,551	157	2,675	4,032	—	1,000	3,820	—
" '36	9,744	152	3,237	4,081	—	1,500	3,898	—
" '37	11,067	172	3,516	4,643	—	2,500	4,427	—
National Farmers Union Mutual								
31 Dec. '33	11,476	279	3,258	3,851	—	3,308	4,581	2,000
" '34	12,754	343	3,367	4,334	—	4,328	5,101	2,000
" '35	14,271	406	6,545	4,779	—	3,545	5,708	2,000
" '36	15,883	346	3,077	5,329	—	6,383	6,353	2,000
" '37	17,977	506	6,662	6,184	—	7,090	7,191	2,000
National of Great Britain (allied with Commercial Union)								
31 Dec. '33	2,023	—	1,340	1,093	—	540	674	—
" '34	2,072	—	949	1,173	—	1,039	691	—
" '35	2,152	—	1,645	1,220	—	125	717	—
" '36	1,912	—	631	1,074	—	64	637	—
" '37	1,885	—	555	1,061	—	120	528	—
New Ireland								
31 Dec. '34	47	1	27	15	—	2	21	—
" '35	22	—	4	6	—	—	33	—
" '36	47	1	16	18	—	—	46	—
" '37	46	1	35	15	—	—	43	—
Northern								
31 Dec. '33	90,120	2,258	44,697	38,654	—	14,176	45,060	—
" '34	98,441	2,209	45,757	42,961	—	17,261	49,229	—
" '35	97,322	2,233	48,670	42,303	—	18,248	48,661	—
" '36	98,746	—	49,458	42,346	—	15,836	49,373	—
" '37	99,518	—	49,910	42,724	—	16,719	49,759	—
Norwich Union Fire (allied with Norwich Union Life)								
31 Dec. '33	125,386	—	72,948	54,234	934	27,439	50,155	—
" '34	125,741	—	75,256	53,662	1,165	29,605	50,297	—
" '35	125,043	—	66,726	54,174	831	29,308	50,017	—
" '36	124,405	—	66,279	55,211	1,612	35,518	49,762	—
" '37	126,669	—	72,466	54,490	1,012	32,472	50,668	—
Ocean (allied with Commercial Union)								
31 Dec. '33	378,273	—	233,843	190,788	2,327	104,838	126,091	—
" '34	383,565	—	229,680	180,465	51	100,991	127,855	—
" '35	385,868	—	214,275	179,833	342	103,295	128,623	—
" '36	390,338	—	201,330	187,057	108	116,140	130,113	—
" '37	402,236	—	195,930	183,201	181	106,969	134,079	—
Palatine (allied with Commercial Union)								
31 Dec. '33	3,206	—	1,259	1,331	—	759	1,069	—
" '34	3,305	—	981	1,300	—	1,030	1,102	—
" '35	3,575	—	2,336	1,388	—	584	1,192	—
" '36	3,418	—	2,365	1,304	229	157	1,139	—
" '37	3,630	—	1,213	1,443	598	462	1,210	—
Patriotic (allied with Sun Insurance)								
31 Dec. '33	621	8	166	256	15	21	218	—
" '34	688	9	122	249	21	22	275	—
" '35	1,162	13	244	437	7	55	465	—
" '36	763	14	362	272	8	8	305	—
" '37	800	11	181	322	11	54	320	—
Pearl								
31 Dec. '33	76,922	5,612	29,935	14,931	—	17,459	30,769	106,537
" '34	82,222	6,101	35,119	16,745	—	11,413	32,889	111,922
" '35	82,611	6,031	38,252	18,495	—	15,307	33,044	114,767
" '36	84,868	6,187	42,725	19,251	—	16,348	33,947	121,901
" '37	86,704	6,353	43,233	21,438	—	15,895	34,681	125,005
Phoenix								
31 Dec. '33	148,453	—	81,035	71,162	2,788	31,500	59,800	—
" '34	150,736	—	75,074	70,766	2,998	33,800	60,300	—
" '35	151,412	—	82,197	70,097	3,139	31,000	60,700	—
" '36	159,307	—	72,079	70,078	4,097	27,900	63,750	—
" '37	168,081	—	70,000	72,785	4,043	27,000	67,500	—
Pioneer Life								
31 Mar. '34	212	—	201	4	—	All risks re-insured.		
" '35	124	—	116	2	—	Do.		
" '36	104	—	94	2	6	Do.		
" '37	87	—	79	1	6	Do.		
" '38	82	—	70	5	—	Do.		

Year Ending. Col. 1	Premiums (net), less bonus abatements 2	Interest and other Receipts. 3	Claim Payments. 4	Commission and Expenses of Management 5	Other Payments 6	Personal Accident Fund at end of year.		
						Estimated Liability on Claims Outstanding 7	Reserve for Unexpired Risks 8	Additional Reserve. 9
	£	£	£	£	£	£	£	£
Planet (allied with Sun)								
31 Dec. '33	436	—	30	140	—	—	174	—
" '34	831	—	404	261	—	44	332	—
" '35	950	—	606	301	—	—	380	—
" '36	1,074	—	9	326	—	—	430	—
" '37	1,294	—	12	624	—	2	518	—
Provident Accident & White Cross (allied with Northern)								
31 Dec. '33	24,573	503	10,861	10,417	—	3,137	12,286	—
" '34	28,339	511	14,105	12,155	—	5,401	14,170	—
" '35	29,021	684	14,294	12,407	—	4,355	14,510	—
" '36	29,459	—	13,703	12,390	—	5,542	14,730	—
" '37	30,627	—	15,064	12,905	—	4,787	15,314	—
Provincial								
31 Dec. '33	12,532	150	7,308	5,247	—	989	5,013	—
" '34	12,433	155	6,088	5,162	—	2,129	4,973	—
" '35	13,310	154	6,207	5,048	—	1,796	5,324	—
" '36	14,898	162	7,628	5,630	—	1,885	5,959	—
" '37	15,072	179	8,406	5,726	—	1,780	6,028	—
Prudential (including Sickness)								
31 Dec. '33	152,893	3,285	58,579	55,406	—	15,762	97,871	76,964
" '34	180,624	3,454	58,241	64,493	—	16,266	109,371	90,600
" '35	185,771	3,405	57,767	65,308	—	16,889	112,786	96,971
" '36	201,424	7,157	71,106	76,338	64,565	18,553	120,788	61,136
" '37	213,684	7,847	77,278	78,282	—	24,411	129,877	66,433
Railway Passengers (allied with North British & Mercantile)								
31 Dec. '33	127,685	—	50,863	57,360	—	45,740	51,074	—
" '34	132,615	—	52,013	59,526	—	43,467	53,046	—
" '35	140,458	—	53,365	61,930	—	47,785	56,183	—
" '36	147,374	—	61,603	64,820	—	45,075	58,950	—
" '37	155,572	—	49,356	68,510	—	56,957	62,229	—
Road Transport & General (allied with General Accident Fire & Life)								
31 Dec. '33	4,245	—	1,915	1,881	—	366	1,698	—
" '34	5,924	—	2,269	2,903	—	330	2,369	—
" '35	7,084	—	2,227	3,679	—	835	2,833	—
" '36	8,058	—	3,362	3,345	—	1,552	3,223	—
" '37	10,408	—	4,568	4,419	—	434	4,163	—
Royal								
31 Dec. '33	184,886	—	101,979	90,461	—	82,338	73,954	52,214
" '34	177,722	—	92,903	81,022	52,214	85,665	71,089	—
" '35	178,480	—	84,462	79,366	—	93,165	71,392	—
" '36	186,148	—	84,334	82,002	—	95,249	74,459	—
" '37	194,943	—	82,949	85,997	—	101,637	77,977	—
Royal Exchange								
31 Dec. '33	110,532	2,446	57,481	49,737	—	33,821	44,213	—
" '34	104,184	2,633	66,649	42,485	5	38,651	41,673	—
" '35	87,613	2,485	63,204	39,498	9	33,532	35,045	—
" '36	71,023	2,103	45,193	34,063	—	27,584	28,409	—
" '37	68,677	1,500	41,683	29,720	15	24,882	27,471	—
Royal London Mutual								
31 Dec. '33	5,201	101	2,519	2,305	—	1,118	2,080	—
" '34	5,948	111	3,150	2,675	—	617	2,379	—
" '35	6,029	118	3,393	2,769	—	645	2,412	—
" '36	6,516	107	2,943	3,090	—	575	2,606	—
" '37	7,237	106	3,386	3,690	—	660	2,895	—
Scottish (allied with Scottish Amicable and Scottish Equitable)								
31 Dec. '33	29,099	730	13,845	13,338	—	5,237	11,639	5,000
" '34	29,075	758	13,313	13,257	—	3,211	11,630	5,000
" '35	29,385	797	14,117	13,245	—	5,956	11,754	5,000
" '36	29,990	795	17,661	13,389	—	2,848	11,996	5,000
" '37	29,347	731	12,293	12,918	—	3,834	11,739	5,000
Scottish Automobile (allied with General Accident Fire & Life)								
31 Dec. '33	185	—	—	90	—	10	74	—
" '34	1,103	—	85	514	—	105	441	—
" '35	1,550	—	618	630	—	143	620	—
" '36	2,038	—	718	792	—	227	815	—
" '37	2,546	—	1,129	992	—	462	1,018	—
Scottish Life								
31 Dec. '33	4,328	602	2,328	1,629	—	144	2,443	12,500
" '34	4,311	622	1,518	1,628	—	461	2,442	12,500
" '35	4,646	623	2,431	1,745	—	510	2,617	15,000
" '36	5,570	725	2,672	2,058	—	244	3,087	15,000
" '37	6,761	737	2,591	2,459	—	427	3,689	15,000

Year Ending.	Premiums (net), less abatements	Interest and other Receipts.	Claim Payments.	Commission and Expenses of Management	Other Payments	Personal Accident Fund at end of year.		
						Estimated Liability on Claims Outstanding	Reserve for Unexpired Risks	Additional Reserve.
Col. 1	2	3	4	5	6	7	8	9
	£	£	£	£	£	£	£	£
Scottish Metropolitan (allied with London & Scottish)								
31 Dec. '33	980	49	1,325	345	—	567	490	—
" '34	814	16	1,097	229	—	41	407	—
" '35	771	14	613	302	—	5	385	—
" '36	790	13	255	280	—	53	395	—
" '37	792	13	423	299	—	25	396	—
Scottish-National Key Registry								
31 Dec. '33	1,144	—	404	565	—	24	434	—
" '34	1,047	—	254	513	—	44	458	—
" '35	1,003	—	224	490	—	27	502	—
" '36	956	—	240	467	146	47	383	—
" '37	877	—	156	430	—	31	429	—
Scottish Temperance & General								
31 Dec. '33	2,539	1,324	1,044	982	938	750	1,071	11,578
" '34	2,603	1,400	1,321	994	951	500	1,096	12,539
" '35	2,783	1,424	1,254	1,051	976	550	1,165	13,346
" '36	2,800	1,433	1,089	1,052	971	900	1,169	14,113
" '37	2,823	1,448	1,514	1,060	959	600	1,175	15,145
Scottish Union & National								
31 Dec. '33	30,706	603	15,633	13,060	—	4,601	15,353	1,304
" '34	29,818	665	17,739	11,291	—	4,168	14,809	1,606
" '35	28,002	647	16,915	11,182	—	2,588	14,000	2,022
" '36	24,423	688	11,285	10,537	—	2,526	12,212	2,493
" '37	22,331	639	10,105	9,670	—	1,697	11,166	1,900
Sea								
31 Dec. '33	804	43	580	323	—	139	322	—
" '34	969	23	266	386	—	69	388	—
" '35	1,062	22	334	429	—	506	425	—
" '36	1,284	36	252	620	—	677	514	—
" '37	1,552	39	593	732	—	346	621	—
Southern Life								
31 Dec. '33	16,744	600	5,930	8,649	373	334	6,920	22,054
" '34	17,316	600	7,553	8,940	219	568	7,152	22,792
" '35	13,021	263	6,896	4,167	633	644	7,162	17,150
" '36	14,725	336	9,657	4,921	46	2,134	8,457	14,803
" '37	28,354	550	22,501	6,181	101	2,570	6,931	5,513
State (allied with Royal Exchange)								
31 Dec. '33	8,931	306	4,928	3,893	—	1,021	3,572	5,021
" '34	8,668	313	3,494	3,704	—	1,931	3,547	5,021
" '35	8,542	302	5,291	3,562	—	1,447	3,417	5,021
" '36	8,568	284	3,912	3,693	—	1,193	3,427	5,021
" '37	8,563	289	3,449	3,722	—	984	3,425	5,021
Sun								
31 Dec. '33	49,855	1,599	21,264	21,670	1,447	15,236	19,942	15,000
" '34	57,182	1,696	27,009	24,714	1,503	16,347	22,873	15,000
" '35	68,668	1,867	29,786	28,628	979	20,803	25,049	15,000
" '36	70,820	2,059	32,455	28,581	1,846	25,262	25,594	15,000
" '37	74,640	2,176	31,130	32,414	—	25,578	27,484	15,000
Sun Life								
31 Dec. '33	1,152	1,391	345	576	—	—	461	36,642
" '34	976	1,408	252	488	—	70	390	38,286
" '35	751	1,456	183	375	—	20	300	40,074
" '36	594	1,494	255	297	—	—	238	41,693
" '37	470	1,477	57	235	—	55	188	43,343
Trafalgar								
31 Dec. '36	27	—	12	14	—	—	11	26
" '37	22	—	—	14	—	—	9	—
Union (allied with Commercial Union)								
31 Dec. '33	26,392	—	12,756	12,932	685	3,622	8,797	—
" '34	26,548	1,263	13,565	12,628	—	5,187	8,849	—
" '35	27,013	—	13,107	13,405	—	4,442	9,004	—
" '36	28,436	—	12,152	13,004	4,250	2,998	9,479	—
" '37	29,265	—	13,039	12,820	2,150	3,978	9,755	—
Union Accident								
30 June '32	1,536	6	42	1,148	—	2	218	—
" '33	1,760	3	56	1,350	—	2	250	—
" '34	941	—	42	716	—	4	134	—
" '35	915	—	53	692	—	4	130	—
" '36	875	—	37	686	—	4	124	—
Union Marine & General (allied with Phoenix)								
31 Dec. '33	1,603	—	877	1,066	96	300	700	—
" '34	1,836	—	1,066	1,044	79	100	800	—
" '35	1,879	—	823	1,106	100	300	800	—
" '36	2,292	—	1,053	1,316	171	200	1,000	—
" '37	2,412	—	903	1,235	111	200	1,000	—

Year Ending. Col. 1	Premiums (net), less bonus abatements 2	Interest and other Receipts. 3	Claim Payments. 4	Commission and Expenses of Management 5	Other Payments 6	Personal Accident Fund at end of year.		
						Estimated Liability on Claims Outstanding 7	Reserve for Unexpired Risks 8	Additional Reserve. 9
	£	£	£	£	£	£	£	£
United British (allied with Motor Union)								
31 Dec. '33	5,030	—	1,907	2,273	—	1,240	2,012	—
" '34	5,538	—	3,420	2,547	—	903	2,215	—
" '35	4,671	—	3,014	2,021	—	1,682	1,868	—
" '36	4,646	60	1,953	2,081	—	1,668	1,858	—
" '37	4,341	59	1,752	1,965	—	1,772	1,736	—
United Friendly (chiefly Industrial)								
31 Dec. '33	124,635	—	46,176	76,044	—	398	—	—
" '34	140,196	—	51,869	79,131	403	404	—	—
" '35	151,111	—	55,449	86,690	—	409	—	—
" '36	172,037	—	63,896	102,488	—	411	—	—
" '37	194,807	—	71,593	117,331	—	503	—	—
United Legal Indemnity (allied with York-shire)								
31 Dec. '33	658	—	374	298	—	27	263	162
" '34	675	—	151	288	—	103	270	198
" '35	683	—	327	277	3	19	273	246
" '36	659	—	106	269	—	74	264	327
" '37	689	—	304	277	5	30	276	402
Universal								
31 Dec. '33	2,667	—	541	981	—	40	1,067	—
" '34	2,239	—	367	845	—	426	896	—
" '35	2,341	—	1,752	995	—	38	936	—
" '36	2,681	—	—14	1,103	—	1,154	1,073	—
" '37	2,979	—	1,313	1,163	—	146	1,191	—
Warden (allied with Royal)								
31 Dec. '33	6,919	—	2,471	3,185	—	510	2,768	4,000
" '34	7,413	—	2,281	3,397	4,000	380	2,965	—
" '35	8,087	—	2,905	3,601	—	1,305	3,234	—
" '36	8,926	—	4,946	3,775	—	300	3,570	—
" '37	9,617	—	2,960	4,255	—	550	3,847	—
Welsh (allied with London & Scottish)								
31 Dec. '33	993	15	1,063	458	—	244	496	—
" '34	1,015	16	492	467	—	40	507	—
" '35	966	16	534	438	—	933	483	—
" '36	1,280	13	1,039	516	—	90	640	—
" '37	1,270	17	772	505	—	—	635	—
West of Scotland (allied with Commercial Union)								
31 Dec. '33	1,503	—	1,044	676	—	578	501	—
" '34	1,614	—	832	726	—	939	538	—
" '35	1,840	—	1,543	830	—	118	613	—
" '36	1,768	—	831	796	—	194	589	—
" '37	1,807	—	996	942	—	38	602	—
Western Australian								
30 June '33	144	—	41	60	—	—	57	—
" '34	192	—	73	86	—	—	77	—
" '35	222	—	511	97	—	—	89	—
" '36	107	—	—	45	—	58	43	—
" '37	171	—	92	87	—	9	68	—
Whitehall								
10 April '33	16,785	2,010	15,730	1,509	—	881	—	—
" '34	21,138	1,335	18,311	1,917	—	1,350	—	—
" '35	17,400	1,497	14,459	2,888	—	1,350	—	—
" '36	14,150	1,422	11,600	2,772	—	1,000	—	—
" '37	14,350	1,445	11,300	2,520	—	1,500	—	—
World Auxiliary								
31 Dec. '33	2,755	65	2,425	614	—	1,076	1,102	305
" '34	2,052	54	1,609	481	—	466	821	763
" '35	2,073	44	1,859	590	—	1,204	829	—
" '36	5,006	50	3,357	1,414	—	451	2,002	—
" '37	3,525	30	4,015	1,502	—	516	1,410	—
World Marine & General (allied with Northern)								
31 Dec. '33	1,602	30	1,322	493	—	733	801	—
" '34	1,323	44	966	460	—	545	661	—
" '35	1,215	22	934	398	—	937	607	—
" '36	1,906	—	1,710	536	—	213	953	—
" '37	1,695	—	1,608	626	—	415	847	—
Yorkshire								
31 Dec. '33	74,446	1,543	40,954	31,960	60	11,386	51,588	3,024
" '34	80,190	1,905	42,107	33,519	47	13,551	55,774	3,024
" '35	73,489	1,940	44,588	30,564	38	14,371	55,787	2,439
" '36	72,973	1,835	45,323	30,430	—	15,742	58,943	1,967
" '37	72,679	2,015	38,027	29,290	41	16,708	62,092	1,967

SYNOPSIS of the published MARINE REVENUE ACCOUNTS of INSURANCE COMPANIES operating in the United Kingdom for 1933-34-35-36-37

Notes.—Owing to the absence of uniformity in the published accounts, the following Table, as will be seen on reference to the footnotes, can only be used as an approximate guide and not for the purpose of an exact comparison of the figures of different companies. COLUMN 7.—For the dividends paid by companies transacting other classes of business besides marine, reference should be made to the synopsis of the Profit and Loss Accounts, where will also be found the amounts of general reserves available for marine and other departments. Particulars of Capital may be ascertained from the Directory on pages 81—287 of this ALMANAC.

Year ending.	Premiums (Net.)	Interest Income (Net.)	Other Receipts.	Claims paid and outstanding.	Expenses	Dividends & Bonuses to shareholders (see head note)	Other Payments.	Marine Funds at end of year
Col. 1	2	3	4	5	6	7	8	9
	£	£	£	£	£	£	£	£
Alliance								
31 Dec. '33	338,487	36,082	—	204,340	115,937	—	—	1,103,454
" '34	334,415	37,345	—	223,593	103,609	—	—	1,053,521
" '35	333,310	35,545	—	183,643	108,284	—	—	1,073,724
" '36	343,901	35,914	—	175,589	105,458	—	—	1,091,508
" '37	412,019	35,142	—	223,551	106,395	—	—	1,136,571
Anglo-Canadian (allied with Century)								
31 Dec. '36	3,150	—	—	2,060	389	—	—	5,160
" '37	5,737	—	2,673	*6,820	1,119	—	—	5,881
(*Claims of £2,673 recoverable from group contingency fund included and amount shown in Col. 4).								
Anglo-Scottish (allied with Century)								
31 Dec. '33	6,372	—	—	5,097	738	—	—	15,516
" '34	6,294	—	—	4,854	997	—	—	13,099
" '35	6,059	—	—	5,018	996	—	—	12,394
" '36	7,875	—	—	5,150	972	—	—	13,772
" '37	14,341	—	6,683	*17,049	2,797	—	—	14,950
(*Claims of £6,683 recoverable from group contingency fund included and amount shown in Col. 4).								
Atlantic								
31 Dec. '33	20,224	—	—	15,939	3,513	—	—	10,898
" '34	23,982	—	—	22,473	3,867	—	—	8,540
" '35	25,301	—	—	27,127	3,586	—	—	20,000
" '36	23,528	—	—	30,742	3,587	—	—	9,200
" '37	21,657	—	—	31,566	2,835	—	—	20,000
Atlas								
31 Dec. '33	113,321	—	—	87,891	14,044	—	—	379,906
" '34	114,992	—	—	78,220	13,840	—	2,230	400,608
" '35	111,551	—	—	87,578	13,520	—	2,778	408,284
" '36	127,046	—	—	78,490	14,442	—	202,291	240,108
" '37	153,732	—	—	124,820	15,145	—	2,268	251,606
Black Sea & Baltic								
31 Dec. '33	154,251	—	—	144,523	16,621	—	—	117,881
" '34	148,897	—	—	144,888	14,792	—	—	106,502
" '35	135,172	—	—	138,907	16,252	—	—	93,061
" '36	122,299	—	—	106,817	14,694	—	—	93,500
" '37	124,817	—	—	98,652	12,815	—	—	105,962
British America								
31 Dec. '33	15,046	—	—	10,344	5,739	—	—	15,621
" '34	14,768	—	—	8,756	5,027	—	375	16,150
" '35	15,267	—	—	8,902	4,722	—	379	18,088
" '36	15,717	—	—	10,267	5,219	—	545	17,441
" '37	16,399	—	—	7,158	5,467	—	424	17,729
British Commercial								
31 Dec. '34	474	—	—	33	71	—	—	371
" '35	5,620	2	—	2,739	718	—	—	2,595
" '36	10,136	19	—	9,862	1,089	—	—	4,683
" '37	14,908	28	—	13,106	1,093	—	—	9,506
British & Foreign Marine (allied with Royal)								
31 Dec. '33	371,539	132,154	—	295,932	97,202	138,188	13,000	†2,961,025
" '34	389,127	134,299	3,562	268,732	98,650	142,794	—	†2,977,837
" '35	398,073	133,445	—	253,342	98,941	142,791	4,500	†3,009,778
" '36	398,102	131,782	—	271,486	89,732	141,642	10,500	†3,026,301
" '37	470,108	127,482	—	331,756	90,639	139,339	22,750	†3,039,409
†Includes Underwriting suspense and reinsurance a/cs and paid-up capital								
British Law (allied with London Assurance)								
31 Dec. '33	14,978	—	—	7,649	3,349	—	—	17,355
" '34	25,296	—	—	16,953	1,648	—	—	21,030
" '35	21,209	—	—	22,076	1,233	—	—	21,930
" '36	25,989	—	—	22,297	1,572	—	—	24,058
" '37	41,535	—	—	26,874	2,027	—	—	36,692
British Oak (allied with Union of Cantons)								
31 Dec. '33	60,557	1,018	—	56,883	6,748	—	—	38,256
" '34	57,133	1,332	—	56,070	7,024	—	—	38,627
" '35	60,952	1,398	—	49,732	7,526	—	—	43,720
" '36	63,811	1,534	—	64,043	7,800	—	—	44,751
" '37	81,672	1,302	—	72,791	9,369	—	—	54,665

Year ending.	Premiums (Net.)	Interest Income (Net.)	Other Receipts.	Claims paid and outstanding.	Expenses	Dividends & Bonuses to shareholders (see head note).	Other Payments.	Marine Funds at end of year.
Col. 1	2	3	4	5	6	7	8	9
	£	£	£	£	£	£	£	£
Caledonian								
31 Dec. '33	101,401	6,533	—	85,787	8,171	—	—	175,837
" '34	97,225	6,114	—	87,291	8,593	—	—	178,292
" '35	86,218	5,914	—	77,490	7,927	—	—	170,007
" '36	86,208	—	—	64,144	8,343	—	—	173,728
" '37	96,985	—	—	78,431	8,989	—	—	173,293
Car & General (allied with Royal Exchange)								
31 Dec. '33	51,837	2,379	—	33,434	6,221	—	—	81,392
" '34	52,021	2,214	—	47,300	6,458	—	—	72,276
" '35	54,598	2,226	—	52,310	6,109	—	—	63,800
" '36	58,062	1,911	—	49,795	4,825	—	—	66,625
" '37	72,992	1,715	—	67,940	4,502	—	—	67,175
Cattle Traders								
31 Sept. '33	23,624	—	—	14,994	4,966	—	—	16,229
" '34	25,513	—	—	20,168	4,895	—	—	15,957
" '35	22,670	—	—	23,128	4,551	—	—	11,184
" '36	23,025	—	2,000	23,223	4,744	—	—	8,177
" '37	26,469	—	—	23,581	4,586	—	—	6,688
Century (allied with Friends' Provident)								
31 Dec. '33	44,180	2,679	—	35,342	5,117	—	—	98,504
" '34	43,635	3,009	—	33,657	6,913	—	—	89,387
" '35	42,007	2,703	—	34,791	6,902	—	—	84,500
" '36	54,598	2,518	—	35,704	6,737	—	—	94,057
" '37	99,433	2,762	46,332	*118,208	19,391	—	—	104,985
*Claims of £46,332, recoverable from group contingency fund included and amount shown in col 4.								
Commercial Union								
31 Dec. '33	534,404	—	—	253,031	152,182	—	1,383	1,179,687
" '34	542,563	—	—	277,883	133,731	—	180	1,160,456
" '35	584,935	—	—	328,734	136,948	—	152	1,179,537
" '36	609,516	—	—	356,221	129,586	—	59	1,203,207
" '37	703,575	—	—	469,388	128,284	—	1,032	1,208,078
Cornhill								
31 Dec. '33	191,517	—	—	138,434	11,606	—	—	285,556
" '34	216,637	—	—	210,084	12,677	—	—	269,432
" '35	209,845	—	—	166,882	12,857	—	—	284,537
" '36	195,980	—	—	134,326	12,191	—	—	284,000
" '37	202,529	—	—	179,313	12,673	—	—	269,543
Eagle Star								
31 Dec. '33	269,761	—	—	220,155	64,276	—	—	403,574
" '34	254,088	—	—	194,582	63,529	—	—	374,551
" '35	233,326	—	—	183,037	60,165	—	—	339,675
" '36	252,042	—	—	184,255	58,905	—	—	328,557
" '37	278,847	—	—	226,365	60,554	—	—	320,485
Economic								
31 Dec. '33	212,179	—	—	175,011	13,933	—	—	354,170
" '34	203,900	—	—	164,470	13,382	—	—	380,048
" '35	182,282	—	—	151,409	12,558	—	—	337,191
" '36	182,188	—	—	141,523	12,935	—	—	338,159
" '37	198,665	—	—	190,677	13,105	—	—	312,888
Edinburgh (allied with Commercial Union)								
31 Dec. '33	93,044	—	—	58,053	18,783	—	—	165,112
" '34	113,426	—	—	74,405	22,697	—	—	166,436
" '35	125,600	—	—	87,550	25,332	—	12	169,142
" '36	134,506	—	—	95,507	26,913	—	—	176,228
" '37	140,736	—	—	105,007	28,423	—	—	178,534
Elders (allied with Sun Insurance)								
31 Dec. '33	169,248	6,861	—	116,003	9,701	—	399	222,687
" '34	177,456	7,501	—	132,615	7,718	—	837	238,971
" '35	163,314	7,725	—	143,402	7,140	—	274	236,469
" '36	168,412	7,780	—	134,674	7,491	—	384	242,332
" '37	194,620	8,223	—	163,381	9,362	—	494	263,716
English & American								
31 Dec. '34	30,648	—	—	32,797	1,819	—	—	40,417
" '35	26,489	—	—	20,119	1,586	—	—	40,201
" '36	26,695	—	—	18,785	1,627	—	—	41,485
" '37	32,852	—	—	29,170	1,946	—	—	43,220
Excess								
31 Dec. '33	106,708	—	—	71,188	In P. & L.	—	—	199,984
" '34	99,231	—	—	67,986	"	—	—	191,228
" '35	99,279	—	—	84,570	"	—	—	190,938
" '36	99,704	—	—	74,595	"	—	—	192,558
" '37	117,249	—	—	112,916	"	—	—	184,891
General Accident Fire & Life								
31 Dec. '33	120,528	1,859	—	88,169	11,766	—	—	133,697
" '34	139,419	3,694	—	119,937	16,495	—	—	140,378
" '35	164,079	1,910	—	138,416	19,997	—	—	147,955
" '36	190,602	2,231	—	174,339	18,343	—	—	168,106
" '37	237,661	1,219	—	236,800	21,986	—	—	193,200

Year ending.	Premiums (Net.)	Interest Income (Net.)	Other Receipts.	Claims paid and outstanding.	Expenses	Dividends & Bonuses to shareholders (see head note).	Other Payments.	Profit at end of year.
Col 1	2	3	4	5	6	7	8	9
	£	£	£	£	£	£	£	£
Gracechurch								
31 Dec. '33	9,780	3,196	—	9,061	546	—	523	37,509
" '34	14,165	1,662	—	11,702	912	—	1,073	39,439
" '35	9,761	1,352	—	9,257	593	—	—	40,912
" '36	11,212	1,200	—	8,814	638	—	268	43,604
" '37	12,091	—	—	10,971	181	—	—	32,543
Guardian								
31 Dec. '33	252,123	23,506	—	163,819	70,695	—	17,599	452,907
" '34	245,275	22,435	3,394	168,037	66,336	—	—	455,916
" '35	253,488	20,797	—	157,400	69,061	—	1,618	470,743
" '36	273,105	20,195	317	185,618	70,656	—	5,802	483,831
" '37	330,754	19,528	239	239,291	58,825	—	4,434	511,325
Guardian Eastern (allied with Guardian)								
31 Dec. '33	18,584	920	—	12,655	4,633	—	798	33,717
" '34	18,786	998	339	13,073	4,187	—	—	36,334
" '35	19,485	975	—	13,159	4,251	—	183	39,250
" '36	20,369	1,003	—	14,453	4,483	—	537	40,983
" '37	26,283	1,153	—	18,184	4,957	—	450	44,822
Guildhall (allied with London Assurance)								
31 Dec. '33	9,917	—	—	1,970	—	—	—	7,947
" '34	15,870	—	—	7,883	53	—	—	15,882
" '35	16,483	—	—	13,192	286	—	—	18,887
" '36	18,042	—	—	11,707	482	—	—	24,740
" '37	22,285	—	—	16,253	375	—	—	30,398
Imperial Chemicals								
31 Dec. '33	22,232	1,936	—	7,564	2,844	—	—	27,554
" '34	23,949	1,934	—	4,632	3,052	—	—	32,881
" '35	27,003	2,348	—	4,032	3,277	—	—	37,314
" '36	26,390	2,457	—	5,152	3,884	—	—	37,729
" '37	33,585	2,622	—	8,003	4,045	—	—	41,574
Indemnity Marine (allied with Northern)								
31 Dec. '33	316,256	73,364	—	261,761	21,028	85,425	3,007	1,065,847
" '34	348,266	71,701	—	283,922	21,294	*486,597	2,993	690,508
" '35	316,457	58,408	—	282,852	21,511	64,906	3,814	690,312
" '36	362,232	56,873	—	278,926	22,748	68,340	3,551	735,852
" '37	456,016	56,562	—	430,978	22,934	67,230	8,945	718,341
*(Including special bonus of £400,000 from reserve account)								
Legal (allied with Royal)								
31 Dec. '33	31,240	—	—	20,470	6,246	—	—	17,715
" '34	17,829	—	—	19,677	2,459	—	—	12,283
" '35	18,124	—	—	12,551	2,294	—	—	22,482
" '36	18,972	—	—	14,413	2,638	—	—	21,047
" '37	19,685	—	—	14,929	2,511	—	—	20,291
Licenses & General								
31 Dec. '33	12,795	1,169	—	12,216	937	—	—	11,963
" '34	13,731	917	—	13,463	505	—	—	10,483
" '35	27,572	1,078	—	16,487	2,269	—	—	17,641
" '36	43,126	1,588	—	28,038	3,640	—	—	29,453
" '37	64,039	2,150	—	58,832	503	—	—	36,306
Liverpool & London & Globe (allied with Royal)								
31 Dec. '33	285,288	—	—	230,559	32,098	—	—	414,115
" '34	282,413	—	—	229,997	33,411	—	—	412,965
" '35	290,393	—	—	237,903	28,009	—	—	416,157
" '36	294,163	—	—	243,286	28,352	—	—	417,665
" '37	330,080	—	—	330,701	29,782	—	—	432,032
Liverpool Marine & General (allied with Century)								
31 Dec. '33	8,450	—	—	5,961	984	—	—	20,237
" '34	8,415	—	—	6,349	1,329	—	—	18,728
" '35	8,078	—	—	6,511	1,327	—	—	17,968
" '36	10,500	—	—	6,999	1,296	—	—	19,674
" '37	19,122	—	8,910	*22,786	3,729	—	—	20,985
(*Claims of £8,910 recoverable from group contingency fund included and amount shown in Col. 4)								
London Assurance								
31 Dec. '33	647,870	45,664	—	520,839	123,248	—	697	815,537
" '34	648,016	36,919	—	516,406	129,300	—	43	760,245
" '35	608,603	27,989	—	440,637	109,127	—	508	718,486
" '36	647,188	25,072	—	453,114	111,905	—	—	794,553
" '37	774,850	—	—	505,699	127,509	—	—	892,115
London & County (allied with Sun)								
31 Dec. '33	9,879	442	—	8,319	107	—	—	14,335
" '34	5,274	430	—	7,167	320	—	—	12,122
" '35	3,736	325	—	5,255	198	—	—	7,904
" '36	3,560	225	—	3,406	130	—	—	5,927
" '37	3,881	191	—	3,993	10	—	—	5,805
London Guarantee & Accident (allied with Phoenix)								
31 Dec. '33	32,235	—	—	17,478	6,597	—	12	45,359
" '34	34,549	—	—	28,337	5,075	—	—	46,495
" '35	29,741	—	—	23,467	4,824	—	—	47,945
" '36	31,111	—	—	11,358	5,189	—	—	63,209
" '37	39,428	—	—	30,658	4,513	—	—	67,496
London & Lancashire								
31 Dec. '33	858,310	—	—	644,868	144,155	—	38,450	1,243,500
" '34	1,023,781	—	—	632,817	154,088	—	36,926	1,499,513
" '35	1,041,109	—	—	666,082	147,453	—	35,135	1,416,444
" '36	1,126,880	—	—	768,568	156,323	—	38,161	1,450,752
" '37	1,437,570	—	—	1,104,037	147,420	—	25,984	1,575,028
London & Provincial Marine (allied with Yorkshire)								
31 Dec. '33	114,756	—	—	83,034	11,088	—	—	196,182
" '34	107,289	—	—	79,749	8,845	—	—	184,876
" '35	98,380	—	—	74,780	8,765	—	—	179,711
" '36	101,151	—	—	63,816	8,732	—	—	188,313
" '37	121,966	—	—	91,791	9,852	—	—	193,636

Year ending	Premiums (Net.)	Interest Income (Net)	Other Receipts	Claims paid and outstanding	Expenses	Dividends & Bonuses to shareholders (see head note).	Other Payments.	Marine Funds at end of year.
Col. 1	2	3	4	5	6	7	8	9
	£	£	£	£	£	£	£	£
London & Scottish (allied with Northern)								
31 Dec. '33	124,018	5,453	—	114,472	11,668	—	—	179,532
" '34	128,049	5,061	—	119,643	11,198	—	—	176,740
" '35	113,995	5,064	—	110,932	9,879	—	—	169,923
" '36	121,229	4,917	—	97,633	9,235	—	—	184,285
" '37	158,471	5,330	—	133,325	9,594	—	—	199,837
Marine (allied with London & Lancashire)								
31 Dec. '33	587,739	92,975	—	536,867	50,523	184,500	15,138	1,909,954
" '34	530,473	83,192	—	401,712	51,236	186,000	25,068	1,906,442
" '35	521,473	92,286	—	362,973	52,473	186,000	30,121	1,795,633
" '36	592,347	89,567	—	414,456	54,937	183,000	23,840	1,801,314
" '37	722,203	89,536	—	543,691	52,912	180,000	23,162	1,813,288
Maritime (allied with Scottish Union & National)								
31 Dec. '33	299,422	61,734	—	200,333	80,395	22,500	15,267	1,120,731
" '34	303,469	65,137	—	214,149	69,700	22,875	15,019	1,167,595
" '35	309,139	65,458	—	218,674	66,740	23,250	15,018	1,218,509
" '36	326,146	66,451	—	228,574	67,498	23,062	16,509	1,281,816
" '37	386,801	69,088	—	300,979	74,130	*397,500	—	964,875
*Including special bonus of £375,000.								
Mercantile & General								
31 Dec. '33	22,161	—	—	18,179	819	—	217	27,291
" '34	23,232	—	470	19,601	820	—	—	28,678
" '35	23,150	—	—	19,757	813	—	30	26,234
" '36	23,945	—	294	18,440	854	—	—	27,377
" '37	27,379	—	—	23,430	963	—	121	30,242
Merchants' & Manufacturers' (allied with British Oak)								
31 Dec. '33	8,891	—	—	8,386	856	—	—	8,891
" '34	8,450	—	—	9,478	937	—	—	6,927
" '35	2,092	—	—	6,608	69	—	—	2,343
" '36	—	—	—	236	13	—	—	2,094
" '37	—	—	—	5	—	—	—	590
Merchants' Marine (allied with Employers' Liability)								
31 Dec. '33	161,241	—	3,127	137,072	32,950	—	—	179,519
" '34	157,505	—	—	142,354	33,082	—	—	159,722
" '35	145,524	—	—	133,743	32,737	—	—	134,179
" '36	144,244	—	—	115,721	33,196	—	—	137,363
" '37	193,106	—	—	149,577	33,245	—	—	166,556
Motor Union (allied with Royal Exchange)								
31 Dec. '33	43,590	1,371	—	21,234	11,261	—	—	32,532
" '34	51,900	1,955	—	28,609	10,376	—	—	45,446
" '35	50,791	1,993	—	33,851	10,274	—	—	52,112
" '36	53,557	2,281	—	35,511	10,446	—	—	59,711
" '37	57,985	2,489	—	48,233	9,791	—	—	59,673
Northern								
31 Dec. '33	651,257	41,961	—	560,546	58,837	—	—	948,352
" '34	682,789	43,056	—	575,690	57,728	—	—	972,724
" '35	631,419	42,115	—	544,163	56,606	—	—	978,375
" '36	692,981	—	—	528,970	56,989	—	—	1,060,397
" '37	865,403	—	—	778,750	61,174	—	—	1,085,877
Northern Maritime (allied with Phoenix)								
31 Dec. '33	18,408	—	—	12,891	4,162	—	—	50,000
" '34	17,189	—	—	28,064	3,888	—	—	35,000
" '35	14,985	—	—	17,356	3,177	—	—	35,000
" '36	31,028	—	—	24,948	3,689	—	—	35,000
" '37	42,495	—	—	38,387	3,855	—	—	35,000
Norwich Union Fire (allied with Norwich Union Life)								
31 Dec. '33	140,266	—	—	111,024	28,424	—	3,263	171,014
" '34	141,835	—	—	121,037	25,548	—	3,540	145,225
" '35	151,641	—	—	112,408	25,647	—	4,819	153,991
" '36	173,906	—	—	116,187	27,177	—	4,249	180,283
" '37	225,496	—	—	170,202	24,625	—	4,434	206,518
Ocean Marine (allied with North British & Mercantile)								
31 Dec. '33	214,401	53,899	—	161,084	30,944	40,000	9,686	1,364,727
" '34	213,165	36,302	—	134,766	31,406	40,000	9,788	1,418,235
" '35	216,849	56,516	—	151,275	28,616	40,000	9,493	1,461,736
" '36	236,216	56,257	—	154,817	26,381	40,000	4,918	1,528,094
" '37	297,933	55,170	—	261,875	28,941	40,000	14,175	1,536,205
Phoenix								
31 Dec. '33	590,310	—	—	429,338	118,903	—	10,836	697,812
" '34	590,639	—	—	502,435	102,208	—	5,157	657,651
" '35	554,751	—	—	452,225	100,998	—	6,165	623,015
" '36	548,265	—	—	338,278	101,964	—	7,687	643,351
" '37	686,496	—	—	493,854	101,303	—	7,798	706,892

Year ending.	Premiums (Net)	Interest Income (Net.)	Other Receipts.	Claims paid and out-standing.	Expenses	Dividend- & Bonuses to share-holders (see head note).	Other Payments.	Marine Funds at end of year.
Col. 1	2	3	4	5	6	7	8	9
	£	£	£	£	£	£	£	£
Planet (allied with Sun Insurance)								
31 Dec. '33	101,167	—	—	70,202	10,130	—	51	151,415
" '34	97,841	—	—	66,997	10,953	—	—	150,805
" '35	85,962	—	—	69,610	9,774	—	145	140,239
" '36	63,157	—	—	51,772	9,425	—	65	147,134
" '37	90,253	—	—	62,907	9,580	—	26	154,875
Provincial								
31 Dec. '33	82,892	3,218	—	66,526	15,418	—	—	86,553
" '34	89,554	2,715	—	67,566	15,173	—	—	86,083
" '35	91,548	4,339	—	76,151	16,490	—	—	99,329
" '36	136,320	5,338	—	74,733	18,089	—	—	148,165
" '37	170,953	7,004	—	133,820	17,238	—	—	175,064
Prudential								
31 Dec. '33	75,245	17,499	350,000	63,086	15,596	—	500,000	294,765
" '34	84,693	11,734	—	59,995	14,716	—	2,480	302,267
" '35	81,292	10,346	—	61,702	11,369	—	815	309,673
" '36	86,426	10,994	—	48,038	13,058	—	7,868	332,263
" '37	98,343	11,563	—	71,193	11,238	—	3,839	283,967
Reinsurance Corporation								
31 Dec. '33	166,843	4,011	—	127,069	21,812	—	—	146,691
" '34	160,881	4,619	—	124,323	21,976	—	—	165,893
" '35	142,776	—	—	127,190	20,641	—	—	160,838
" '36	138,811	—	—	118,219	21,353	—	—	160,077
" '37	176,191	—	—	156,878	27,556	—	—	176,834
Reliance Marine (allied with Guardian)								
31 Dec. '33	130,092	—	—	89,778	26,384	—	5,588	72,727
" '34	131,509	—	—	92,753	25,500	—	—	75,172
" '35	136,398	—	—	92,649	25,869	—	931	80,337
" '36	142,581	—	—	101,948	26,878	—	3,758	80,162
" '37	183,979	—	—	127,012	27,475	—	3,151	101,033
Royal								
31 Dec. '33	809,074	—	—	587,126	212,385	—	—	1,468,265
" '34	791,934	—	—	579,899	204,329	—	—	1,481,087
" '35	807,576	—	—	521,372	205,834	—	—	1,501,569
" '36	806,839	—	—	546,961	196,336	—	—	1,501,154
" '37	926,403	—	—	637,617	200,611	—	—	1,540,639
Royal Exchange								
31 Dec. '33	491,414	22,205	—	383,939	79,886	—	30,000	359,347
" '34	574,830	24,262	—	482,386	80,469	—	—	870,484
" '35	596,823	22,043	—	565,245	76,502	—	—	822,603
" '36	659,486	20,979	—	587,459	82,751	—	2,105	830,753
" '37	861,312	19,561	—	687,779	81,637	—	332	941,877
Scottish Union & National								
31 Dec. '33	299,422	—	—	200,334	80,395	—	—	420,887
" '34	303,469	—	—	214,149	69,700	—	—	400,508
" '35	309,139	—	—	218,674	66,740	—	—	394,232
" '36	326,146	—	—	228,574	67,498	—	—	399,306
" '37	386,801	—	—	300,979	73,209	—	922	410,997
Sea								
31 Dec. '33	478,092	15,230	—	379,030	46,956	—	—	486,188
" '34	475,505	14,507	—	409,930	36,336	—	—	461,493
" '35	452,005	11,705	—	363,919	34,125	—	—	474,189
" '36	464,737	10,160	—	350,578	38,408	—	—	490,519
" '37	570,032	10,520	—	429,133	38,420	—	—	558,373
Southern (allied with Century)								
31 Dec. '33	6,372	—	—	5,097	738	—	—	14,436
" '34	6,294	—	—	4,854	997	—	—	12,638
" '35	6,059	—	—	5,018	996	—	—	11,964
" '36	7,875	—	—	5,150	972	—	—	13,342
" '37	14,341	—	6,683	*17,050	2,797	—	—	14,520
(*Claims of £6,683 recoverable from group contingency fund included and amount shown in Col. 4).								
Standard Marine (allied with London & Lancashire)								
31 Dec. '33	415,050	36,553	—	257,939	69,805	67,500	26,845	820,491
" '34	493,187	37,789	—	297,996	67,726	69,750	40,415	875,135
" '35	518,702	43,153	—	358,357	63,321	69,750	34,633	910,446
" '36	538,782	42,194	—	375,882	69,146	68,625	33,742	938,579
" '37	714,756	44,277	—	591,397	61,608	66,375	24,562	953,188
State (allied with Royal Exchange)								
31 Dec. '33	58,827	2,456	—	34,233	8,585	—	—	74,192
" '34	67,990	1,671	—	41,476	9,206	—	—	80,899
" '35	83,221	1,663	—	60,351	10,096	—	—	84,498
" '36	84,356	1,653	—	61,338	10,632	—	—	93,537
" '37	101,301	1,777	—	72,759	11,863	—	—	103,371

Year ending.	Premiums (Net.)	Interest Income (Net.)	Other Receipts.	Claims paid and outstanding.	Expenses	Dividends & Bonuses to shareholders (see head note).	Other Payments.	Marine Funds at end of year.
Col. 1	2	3	4	5	6	7	8	9
	£	£	£	£	£	£	£	£
Sun								
31 Dec. '33	606,009	29,309	—	460,075	61,220	—	4,344	901,993
" '34	562,723	31,220	—	441,022	64,119	—	4,668	947,060
" '35	553,565	30,552	—	452,060	59,487	—	6,031	933,047
" '36	528,263	30,609	—	400,846	54,980	—	5,491	950,593
" '37	583,994	31,770	—	467,081	58,100	—	4,902	1,004,504
Thames & Mersey (allied with Liverpool & London & Globe)								
31 Dec. '33	179,403	46,466	—	143,058	22,724	48,750	5,069	858,809
" '34	178,418	47,835	—	144,401	23,749	50,375	16,662	858,410
" '35	184,661	48,746	—	149,170	17,953	50,375	14,535	859,182
" '36	188,794	48,021	—	155,419	18,190	49,698	15,787	862,695
" '37	209,686	47,189	—	209,803	19,799	48,885	14,564	739,723
Threadneedle (1923) Limited								
31 Dec. '33	12,882	—	—	10,987	746	—	—	34,567
" '34	11,270	—	—	11,263	803	—	—	27,771
" '35	10,620	—	—	7,722	842	—	—	20,000
" '36	11,348	—	—	9,020	857	—	—	20,072
" '37	13,837	—	—	10,366	1,031	—	—	20,512
Tobacco								
31 Dec. '33	33,551	—	—	*—1,520	3,298	—	20	80,000
" '34	31,650	—	—	8,140	3,177	—	9	80,000
" '35	32,225	—	—	2,192	3,160	—	16	80,000
" '36	33,040	—	—	5,556	3,357	—	18	80,000
" '37	39,782	—	—	19,748	4,049	—	1	85,000
* Recoveries and Salvages £4,271. Claims paid £2,751.								
Ulster Marine (allied with Yorkshire)								
31 Dec. '33	34,216	2,108	—	28,368	4,513	1,125	196	44,474
" '34	37,090	2,066	—	30,556	3,951	1,125	689	47,307
" '35	34,148	2,157	—	32,200	4,040	1,125	579	48,901
" '36	33,541	2,109	—	30,404	3,589	1,125	545	48,889
" '37	39,436	2,122	—	37,465	3,459	1,125	—	47,666
Union Marine & General (allied with Phoenix)								
31 Dec. '33	516,280	—	—	398,970	80,436	—	10,816	556,255
" '34	525,462	—	—	451,034	66,403	—	5,140	536,140
" '35	487,816	—	—	411,402	66,261	—	6,161	520,132
" '36	460,350	—	—	364,762	65,128	—	7,669	516,924
" '37	580,736	—	—	433,153	67,609	—	7,787	583,111
Warden (allied with Royal)								
31 Dec. '33	26,118	—	—	18,884	4,106	—	—	29,387
" '34	13,387	—	—	18,407	682	—	—	24,478
" '35	13,305	—	—	11,267	696	—	—	23,842
" '36	13,777	—	—	12,858	724	—	—	22,669
" '37	14,088	—	—	13,163	717	—	—	21,326
Western								
31 Dec. '33	144,173	—	—	144,497	55,600	—	—	182,685
" '34	135,867	—	—	130,501	51,203	—	4,041	178,804
" '35	184,165	—	—	134,698	49,607	—	4,197	173,141
" '36	168,835	—	—	132,481	49,714	—	3,639	150,915
" '37	176,880	—	—	111,092	49,883	—	3,445	156,493
Western Australian								
30 June '33	56,751	2,892	—	47,379	10,242	—	—	123,446
" '34	64,272	3,779	—	50,522	11,557	—	—	126,117
" '35	74,548	3,994	—	72,737	10,560	—	—	121,363
" '36	73,034	3,667	—	83,185	11,738	—	—	103,140
" '37	64,927	3,229	—	93,331	8,203	—	—	69,762
World Auxiliary								
31 Dec. '33	113,018	6,156	—	89,361	5,987	—	—	171,966
" '34	114,680	5,113	—	95,843	6,376	—	—	164,540
" '35	103,619	4,952	—	88,650	6,445	—	—	158,016
" '36	102,083	4,644	—	80,185	6,224	—	—	158,333
" '37	115,093	4,333	—	104,689	6,088	—	—	151,983
World Marine & General (allied with Northern)								
31 Dec. '33	120,919	9,156	—	98,059	10,990	—	1,884	229,096
" '34	114,055	9,120	—	87,314	9,414	—	2,002	224,360
" '35	106,883	9,124	—	89,287	9,178	—	2,666	215,113
" '36	110,059	—	—	77,495	9,114	—	1,502	222,061
" '37	134,635	—	—	106,255	9,864	—	1,407	224,170
Yorkshire								
31 Dec. '33	382,256	18,072	—	263,856	71,596	—	475	616,967
" '34	375,884	18,291	—	283,477	70,403	—	116	607,146
" '35	350,066	17,515	—	277,469	65,567	—	81	604,110
" '36	338,975	17,371	—	271,746	63,388	—	40	597,782
" '37	426,778	16,916	—	356,302	69,363	—	19	598,876

SYNOPSIS of the published MOTOR VEHICLE REVENUE ACCOUNTS of INSURANCE COMPANIES transacting business in the United Kingdom

NOTES.—Col. 8. For general reserves, and other funds applicable to motor vehicle business as well as other classes, see Col. 14 of Profit and Loss Table. For Paid-up Capital see Directory on pages 51—287.

Year ending.	Premiums less Re-Insurances.	RECEIPTS. Rent, Interest, and Profit on Investments, less Income Tax & depreciation of Investments.	Other Income	Claims paid and outstanding.	Commission & Expenses of Management.	Other Outgo.	Fund at end of year.	Percentage to Premium Income	
								Of Claims.	Of Expenses.
Col. 1	2	3	4	5	6	7	8	9	10
	£	£	£	£	£	£	£	%	%
Agricultural & General Co-operative									
31 Dec. '33	2,676	81	—	1,389	1,159	—	1,870	51.9	43.3
" '34	2,578	69	—	1,530	1,105	—	2,531	59.3	42.8
" '35	2,612	89	—	1,054	1,068	—	2,545	40.3	40.8
" '36	2,650	84	—	1,651	1,058	—	2,560	62.3	39.9
" '37	2,537	86	—	1,194	982	—	2,515	47.0	38.7
Alliance									
31 Dec. '33	548,981	14,450	—	307,602	228,061	5,000	269,593	56.0	41.5
" '34	573,223	16,476	—	289,654	233,655	5,000	279,290	50.5	40.7
" '35	569,218	16,497	—	303,147	233,267	—	277,687	53.2	40.9
" '36	605,864	16,694	—	301,654	245,638	—	292,346	49.7	40.5
" '37	638,302	16,470	—	355,785	254,587	—	305,320	55.7	39.8
Anglo-Saxon									
30 June '33	12,713	2,698	2,500	4,762	9,972	1,300	2,236	37.4	78.4
" '34	11,720	1,709	—	4,853	6,412	—	2,081	41.4	54.7
" '35	16,783	1,531	—	7,329	7,008	—	3,729	43.6	41.8
" '36	35,502	439	78	16,675	15,345	—	6,791	47.0	43.2
" '37	47,813	2,168	—	23,827	20,879	—	9,247	49.8	43.6
Anglo-Scottish (allied with Century)									
31 Dec. '33	7,158	—	—	4,115	3,210	—	2,775	57.4	44.8
" '34	6,913	—	—	3,583	3,055	—	2,765	51.8	44.1
" '35	6,717	—	—	3,542	3,040	—	2,687	52.7	45.2
" '36	7,101	—	—	3,607	3,073	—	2,840	50.7	43.2
" '37	7,637	—	—	4,926	3,366	—	3,055	64.5	44.0
Army, Navy & General									
31 Dec. '33	38,870	367	—	19,002	16,103	—	15,548	49.0	41.4
" '34	24,244	269	—	20,339	12,090	—	9,698	83.8	49.9
" '35	15,304	180	—	14,199	9,407	—	6,121	92.8	61.4
" '36	14,525	143	—	7,936	8,562	—	5,810	54.6	58.9
" '37	17,441	132	—	7,598	9,479	—	6,976	43.5	54.3
Atlantic									
31 Dec. '33	10,913	492	—	7,195	4,886	—	4,365	65.9	44.7
" '34	15,828	506	—	8,328	6,508	—	6,331	52.6	41.1
" '35	17,412	509	—	13,232	7,433	—	6,965	75.9	42.7
" '36	13,721	502	—	9,752	6,720	—	5,488	71.0	49.0
" '37	12,598	494	—	7,549	6,374	—	5,039	59.9	50.6
Atlas									
31 Dec. '33	219,807	—	—	110,736	92,861	1,567	87,922	50.3	42.2
" '34	235,313	—	—	113,101	98,409	1,719	94,125	48.0	41.8
" '35	258,431	—	—	128,970	106,774	1,926	103,372	49.9	41.3
" '36	283,284	—	—	140,484	116,078	2,110	113,314	49.6	41.0
" '37	308,000	—	—	159,756	125,355	2,872	123,200	51.8	40.7
Avon (allied with National Farmers Union Mutual)									
31 Dec. '33	70,290	1,619	—	49,385	19,577	—	28,116	70.2	27.8
" '34	66,689	1,843	—	50,059	18,610	—	26,675	75.0	27.9
" '35	78,325	1,966	—	44,738	22,872	—	31,330	55.2	29.2
" '36	80,390	2,220	—	45,313	24,834	—	32,156	56.4	30.9
" '37	85,206	2,742	—	56,169	25,765	—	34,082	65.9	30.2
Beacon									
31 Dec. '33	21,722	1,134	—	14,096	9,775	—	20,539	64.8	45.0
" '34	22,127	1,137	—	11,218	9,957	—	21,428	50.6	45.0
" '35	27,302	1,152	—	14,217	12,286	—	23,378	52.0	45.0
" '36	37,796	1,233	—	15,307	18,898	—	28,201	40.5	50.0
" '37	77,993	1,071	—	35,337	32,230	—	39,698	45.3	41.3
British Engine Boiler & Electrical (allied with Royal)									
31 Dec. '35	4,585	—	—	246	1,348	3,320	1,834	5.3	101.8
" '36	4,218	—	—	531	1,211	3,055	1,687	12.5	101.1
" '37	4,032	—	—	877	1,183	2,919	1,613	21.7	101.7
British Equitable (allied with State)									
31 Dec. '33	15,962	231	—	7,864	6,202	10	7,377	49.2	38.8
" '34	16,166	203	—	8,862	6,081	16	7,459	54.8	37.6
" '35	16,258	197	—	9,573	6,193	6	7,496	58.9	38.1
" '36	17,157	203	—	8,949	6,353	18	7,856	52.1	37.0
" '37	20,555	243	—	11,744	6,814	11	9,215	57.1	33.2
British Fire (allied with London and Lancashire)									
31 Dec. '33	26,875	—	—	9,603	12,013	—	10,750	35.7	44.7
" '34	24,345	—	—	8,660	10,802	—	9,738	35.5	44.8
" '35	22,583	—	—	14,028	10,090	—	9,033	62.1	44.7
" '36	19,613	—	—	12,242	8,393	—	7,845	62.4	42.8
" '37	19,552	—	—	8,384	8,562	—	7,821	42.9	43.8
British General (allied with Commercial Union)									
31 Dec. '33	228,162	—	—	139,189	99,646	—	91,265	61.0	43.6
" '34	262,374	407	—	140,993	110,977	63	104,950	53.7	42.3
" '35	287,655	407	—	149,891	123,723	25	115,062	52.1	43.0
" '36	298,577	400	—	167,182	128,750	42	119,431	56.0	43.1
" '37	307,387	394	—	169,836	128,415	85	122,935	55.2	41.7

Year ending	Premiums less Re-insurances.	RECEIPTS	Other Income	Claims paid and outstanding	Commission & Expenses of Management.	Other Outgo.	Fund at end of year.	Percentage to Premium Income.	
		Rent, Interest, and Profit on Investments, Tax & depreciation of Investments.						Of Claims.	Of Expenses
Col. 1	2	3	4	5	6	7	8	9	10
	£	£	£	£	£	£	£	%	%
British Law (allied with London Assurance)									
31 Dec. '33	44,119	1,378	—	22,039	21,777	22	17,648	49.9	49.3
" '34	50,680	613	—	22,418	24,152	113	20,272	44.2	47.7
" '35	53,946	620	—	23,563	26,634	5	21,578	43.6	49.3
" '36	54,671	627	—	26,743	27,485	32	21,868	48.9	50.3
" '37	68,310	—	—	31,582	33,117	2	27,324	46.2	48.4
British Oak (allied with Union of Canton)									
31 Dec. '33	220,986	2,308	—	128,502	81,229	—	88,894	51.1	36.7
" '34	257,777	2,841	—	133,352	39,821	—	103,111	53.6	36.4
" '35	323,908	3,452	—	172,905	115,581	—	131,563	52.6	35.1
" '36	366,610	4,358	—	200,384	134,280	—	146,644	54.7	36.6
" '37	376,214	4,180	—	229,155	142,060	1,802	148,684	60.9	37.7
Caledonian									
31 Dec. '33	297,422	6,821	—	176,589	127,577	—	187,414	59.4	42.9
" '34	295,413	6,438	—	154,269	121,894	—	188,102	52.2	41.3
" '35	317,319	6,592	—	173,591	121,570	—	201,852	54.7	38.3
" '36	346,959	—	—	185,944	138,448	—	218,784	53.6	39.9
" '37	321,151	—	—	191,596	133,655	—	208,461	59.6	41.6
Car & General (allied with Royal Exchange)									
31 Dec. '33	833,412	12,318	—	436,434	311,050	64,072	333,365	52.4	37.3
" '34	804,444	13,200	—	458,263	328,591	—	321,777	57.0	40.8
" '35	881,382	13,270	—	475,537	317,548	970	344,553	55.2	37.6
" '36	1,009,795	13,907	31,283	584,356	371,583	2,876	403,918	57.9	36.8
" '37	1,030,507	16,324	—	609,656	392,663	1,637	412,203	59.1	38.1
Celtic (allied with Yorkshire)									
31 Dec. '33	1,592	—	—	2,366	1,082	—	637	148.6	67.0
" '34	4,564	—	—	3,312	1,871	—	1,825	72.5	40.9
" '35	4,198	—	—	998	1,648	—	1,679	23.7	39.2
" '36	3,779	—	—	2,392	1,438	—	1,512	63.2	38.0
" '37	4,821	—	—	2,400	1,915	—	1,928	49.7	39.7
Century (allied with Friends' Provident)									
31 Dec. '33	113,094	1,486	—	64,840	50,719	—	43,844	57.3	44.8
" '34	109,224	1,339	—	56,434	48,265	—	43,690	51.6	44.1
" '35	106,130	1,321	—	55,850	48,029	—	42,452	52.6	45.2
" '36	112,193	1,265	—	56,900	48,555	—	44,877	50.7	43.2
" '37	120,673	1,318	—	78,891	53,184	—	48,269	65.3	44.0
Coal & Iron Trades									
31 Dec. '33	9,193	464	—	8,402	1,808	—	5,056	91.4	19.6
" '34	4,632	477	—	4,414	806	—	4,945	95.2	17.4
" '35	4,912	478	—	1,944	852	—	7,539	39.6	17.3
" '36	5,337	471	—	2,870	939	—	9,599	53.8	17.6
" '37	5,778	463	—	3,188	1,034	—	10,458	55.1	17.8
Commercial Union									
31 Dec. '33	3,005,122	—	—	1,692,747	1,307,696	15,518	1,202,049	56.3	43.5
" '34	3,066,444	2,034	—	1,781,196	1,320,401	924	1,226,578	58.3	43.6
" '35	3,115,547	2,034	—	1,761,289	1,328,676	1,933	1,246,219	56.5	42.7
" '36	3,083,415	2,002	—	1,688,839	1,327,699	735	1,233,366	54.7	43.0
" '37	3,278,982	1,969	—	1,809,142	1,367,400	1,259	1,311,593	55.1	41.7
Contingency									
30 June '33	24,126	333	—	9,070	9,187	—	9,650	37.6	38.0
" '34	39,351	342	—	17,811	14,272	—	15,740	45.2	36.2
" '35	53,260	446	—	26,419	20,998	—	21,304	49.6	39.4
" '36	76,087	910	—	34,083	30,296	—	30,435	44.8	39.8
" '37	103,730	1,058	—	48,156	38,834	—	41,492	46.4	37.4
Co-operative									
31 Dec. '33	612,333	11,614	—	367,117	209,091	—	325,324	59.9	34.1
" '34	731,963	13,195	—	458,143	233,432	—	373,908	62.5	31.8
" '35	846,816	14,937	—	512,473	262,874	—	448,314	60.5	31.0
" '36	944,188	16,809	—	577,200	288,098	—	524,013	61.1	30.5
" '37	1,052,323	17,971	—	705,473	307,900	—	568,934	67.0	29.2
Cornhill									
31 Dec. '33	301,698	—	—	180,079	108,857	—	120,679	59.7	36.0
" '34	394,882	—	—	234,022	141,813	—	157,953	59.3	35.9
" '35	521,007	—	—	301,038	183,816	—	208,403	57.8	35.3
" '36	540,171	—	—	318,149	198,412	—	216,068	58.9	36.7
" '37	544,468	—	—	353,508	199,109	—	217,787	64.9	36.5
Dominion									
31 Dec. '33	77,242	898	—	41,574	38,354	—	25,315	53.8	49.7
" '34	88,907	970	—	47,214	43,972	—	23,619	53.1	49.4
" '35	115,999	1,191	—	55,627	51,352	—	32,496	48.0	44.2
" '36	124,106	1,389	—	63,566	53,249	—	37,212	51.2	43.0
" '37	133,198	1,566	—	69,157	57,273	—	42,787	51.9	43.0
Dominion of Canada General									
31 Dec. '33	102,665	458	—	43,461	61,335	—	40,787	42.3	59.7
" '34	110,219	463	—	53,278	62,767	—	42,394	48.3	56.9
" '35	118,224	473	—	55,697	66,809	—	44,041	47.1	56.5
" '36	135,673	470	—	59,683	74,892	—	53,283	43.9	55.0
" '37	165,057	2,639	—	77,438	89,178	—	63,807	46.9	54.0
Drapers' & General (allied with Provincial)									
31 Dec. '33	42,526	1,001	—	23,426	16,589	—	17,010	55.0	39.0
" '34	46,066	1,053	—	24,794	17,946	—	18,427	53.8	38.9
" '35	54,506	1,142	—	28,195	21,883	—	21,803	51.7	40.1
" '36	57,862	1,231	—	29,273	23,924	—	23,145	50.6	41.4
" '37	58,465	1,252	—	30,056	33,706	—	23,386	51.1	57.3

Year ending.	Premiums less Re-Insurances.	RECEIPTS Rent, Interest, and Profit on Investments, less Income Tax & depreciation of Investments.	Other Income	EXPENDITURE.				Percentage to Premium Income.	
				Claims paid and outstanding.	Commission & Expenses of Management.	Other Outgo.	Fund at end of year.	Of Claims.	Of Expenses
Col. 1	2	3	4	5	6	7	8	9	10
	£	£	£	£	£	£	£	%	%
Eagle Star									
31 Dec. '33	1,032,746	—	—	521,296	462,808	—	413,098	50.4	44.8
" '34	1,143,047	—	—	567,274	513,597	—	457,219	49.6	44.9
" '35	1,465,318	—	—	677,266	641,482	—	586,127	46.2	43.7
" '36	1,633,231	—	—	885,297	686,453	—	653,292	54.2	42.0
" '37	1,631,238	—	—	1,043,579	682,200	—	652,495	60.9	41.8
Economic									
31 Dec. '33	18,296	533	—	9,651	7,263	1,262	13,318	52.8	39.6
" '34	20,622	547	—	13,369	8,411	—	14,249	64.8	40.7
" '35	23,963	553	—	15,413	9,156	—	15,585	64.3	38.2
" '36	29,001	639	—	17,601	10,541	—	18,100	60.6	36.3
" '37	33,171	686	—	21,645	11,837	—	19,768	65.2	35.7
Edinburgh (allied with Commercial Union)									
31 Dec. '33	38,737	—	—	21,599	17,365	—	15,495	55.8	44.8
" '34	40,147	407	—	20,517	18,265	14	16,059	51.1	45.5
" '35	41,868	407	—	20,871	19,385	—	16,747	49.8	46.3
" '36	41,573	400	—	22,615	18,651	44	16,629	54.4	44.8
" '37	41,256	394	—	21,406	18,510	82	16,502	51.9	44.9
Employers' Liability									
31 Dec. '33	2,563,229	—	—	1,524,316	910,314	78,317	712,560	58.5	35.5
" '34	2,517,484	—	—	1,719,669	853,436	74,181	711,540	71.1	36.8
" '35	2,348,867	—	—	1,692,021	770,949	51,664	633,653	72.0	32.9
" '36	2,360,091	—	—	1,417,423	818,763	69,572	618,624	60.1	34.6
" '37	2,287,855	—	—	1,369,672	807,908	78,509	637,752	59.9	35.3
Employers' Mutual									
30 Nov. '33	108,951	1,434	—	60,807	46,784	—	42,780	56.8	43.7
" '34	118,439	1,418	—	69,582	49,930	—	47,374	58.7	42.1
" '35	119,724	1,502	—	65,379	53,137	—	68,075	54.6	44.3
" '36	111,787	1,458	—	61,854	49,303	—	44,715	55.3	44.5
" '37	117,157	1,461	—	63,734	49,837	—	46,863	54.4	42.5
Essex & Suffolk Equitable (allied with Atlas)									
31 Dec. '33	61,576	—	—	35,214	27,660	4	24,630	57.2	44.9
" '34	62,100	—	—	31,390	28,086	—	24,840	50.5	45.2
" '35	66,260	—	—	32,992	29,800	—	26,504	49.7	44.9
" '36	69,252	—	—	26,406	30,398	33	27,701	38.1	43.9
" '37	74,455	—	—	30,750	32,817	65	29,782	41.3	44.1
Excess									
31 Dec. '33	137,528	—	—	104,327	in P. & L.	—	163,697	75.8	—
" '34	141,767	—	—	113,124	"	—	182,340	79.7	—
" '35	168,098	—	—	122,442	"	—	212,996	72.8	—
" '36	181,906	—	—	143,808	"	—	229,093	79.0	—
" '37	193,202	—	—	158,916	"	—	241,815	82.2	—
Farmers' Finance & Insurance									
31 Dec. '33	9,908	—	—	5,864	3,407	—	4,003	59.2	34.4
" '34	9,411	—	—	4,503	2,952	—	3,802	47.8	31.4
" '35	10,731	—	—	4,629	3,266	—	4,292	43.1	30.4
" '36	12,397	—	—	5,173	4,370	—	4,959	41.7	35.2
" '37	13,175	—	—	6,237	4,805	—	5,270	47.3	36.4
Federated Employers'									
31 Dec. '33	67,216	1,860	—	41,100	28,255	—	26,886	61.1	42.0
" '34	72,463	2,149	—	51,875	28,029	—	28,985	71.6	38.7
" '35	77,174	2,399	—	42,147	32,233	—	30,370	54.6	41.7
" '36	82,171	2,549	—	44,736	31,612	171	32,868	54.4	38.5
" '37	97,296	2,552	—	60,320	34,412	179	38,919	62.0	35.3
Fine Art & General (allied with North British & Mercantile)									
31 Dec. '33	40,581	—	—	15,555	18,567	—	16,233	38.3	45.7
" '34	42,456	—	—	21,790	19,511	—	16,982	51.3	46.0
" '35	46,358	—	—	20,913	20,932	—	18,543	45.1	45.1
" '36	48,422	—	—	22,226	20,803	—	19,369	45.9	42.9
" '37	48,681	—	—	21,362	20,214	—	19,472	43.8	41.5
General Accident Fire & Life									
31 Dec. '33	4,453,351	—	—	2,627,996	1,648,120	—	1,621,632	59.0	37.0
" '34	4,633,111	—	—	2,673,232	1,679,156	—	1,687,579	57.7	36.2
" '35	5,207,870	—	—	2,995,954	1,886,569	—	2,053,507	57.5	36.2
" '36	5,620,244	—	—	3,009,340	2,047,366	—	2,231,357	53.5	36.4
" '37	6,059,485	—	—	3,476,718	2,203,158	—	2,394,732	57.3	36.3
Gresham Fire & Accident (allied with Legal and General)									
31 Dec. '33	102,539	490	—	55,912	48,053	—	46,143	54.5	46.8
" '34	110,167	445	—	58,481	49,200	—	49,575	63.1	44.6
" '35	120,952	415	—	61,381	52,130	—	54,781	50.7	43.1
" '36	126,659	410	—	63,985	56,720	6,400	50,663	50.5	44.7
" '37	136,353	404	—	73,060	61,171	—	54,541	53.6	44.9

Year ending.	Premiums less Re-Insurances.	RECEIPTS Rent, interest, and Profit on Investments, less Income Tax & depreciation of Investments.	Other Income	Claims paid and out-standing.	EXPENDITURE.			Percentage to Pre-mium Income.	
					Commis-sion & Ex-penses of Management.	Other Outgo.	Fund at end of year.	Of Claims.	Of Expenses
Col 1	2	3	4	5	6	7	8	9	10
	£	£	£	£	£	£	£	%	%
Guarantee Society (allied with Yorkshire)									
31 Dec. '33	4,389	562	—	2,145	1,909	—	1,755	48.8	43.4
" '34	4,922	566	—	2,355	2,136	—	1,968	47.8	43.4
" '35	5,743	576	—	2,521	2,778	—	2,297	43.8	48.3
" '36	5,935	586	—	3,017	2,910	—	2,374	50.8	49.0
" '37	6,300	571	—	2,538	3,065	—	3,520	40.3	48.6
Guardian									
31 Dec. '33	273,542	11,949	—	140,925	134,904	430	123,094	51.5	49.3
" '34	274,326	10,194	S22	144,848	125,917	234	123,447	52.7	45.8
" '35	368,676	13,619	—	222,547	160,345	488	165,904	60.3	43.4
" '36	418,874	17,056	—	271,170	180,145	977	188,493	64.7	43.0
" '37	492,956	22,817	19,775	296,403	204,165	1,643	221,830	60.1	41.4
Guardian Eastern (allied with Guardian)									
31 Dec. '33	4,182	601	16	2,321	1,488	—	1,885	55.5	35.5
" '34	4,361	621	—	4,021	1,662	—	1,962	92.2	38.1
" '35	6,825	674	—	2,566	2,478	7	3,071	37.5	36.3
" '36	9,697	735	—	7,386	3,615	9	4,365	76.2	37.3
" '37	9,439	700	—	6,131	3,744	—	4,250	64.9	39.6
Guildhall (allied with London Assurance)									
31 Dec. '33	93,822	499	—	55,877	34,294	—	37,529	59.6	36.5
" '34	106,913	493	—	62,307	34,240	—	42,765	58.3	32.0
" '35	125,032	513	—	83,915	36,711	—	50,013	67.1	29.3
" '36	118,760	504	—	83,066	34,966	—	47,504	69.9	29.4
" '37	116,139	—	—	80,715	37,429	—	46,456	69.5	32.2
Hibernian									
31 Dec. '33	21,752	486	—	11,028	10,864	47	9,788	50.7	49.9
" '34	28,325	1,027	—	19,006	13,195	24	12,746	67.1	46.6
" '35	29,490	1,035	—	18,889	13,368	27	13,270	64.1	45.3
" '36	30,949	1,035	—	24,894	13,925	—	13,927	80.4	45.0
" '37	34,599	1,036	—	23,232	15,527	—	15,569	67.1	44.9
Insurance Corporation of Ireland									
31 Dec. '36	2,532	1,127	—	658	1,445	—	1,012	26.0	57.0
" '37	9,221	1,127	—	5,054	3,366	—	3,688	54.8	36.4
Irish National									
31 Dec. '34	45,123	489	—	19,404	23,109	—	1,300	43.0	51.2
" '35	40,064	535	—	28,116	20,937	—	12,920	70.1	52.2
" '36	41,363	536	—	31,490	20,248	—	16,545	76.1	48.9
" '37	46,195	536	1,280	27,982	19,414	—	18,478	60.5	42.0
Law Fire (allied with Alliance)									
31 Dec. '33	5,262	657	—	2,498	1,631	—	17,105	47.4	31.0
" '34	10,865	766	—	3,296	3,455	—	19,347	30.3	31.8
" '35	11,905	840	—	7,479	3,928	—	19,762	62.8	32.9
" '36	10,965	792	—	6,542	3,700	—	19,386	59.7	33.8
" '37	10,504	812	—	5,730	3,748	—	19,201	54.6	35.7
Law Union & Rock (allied with London & Lancashire)									
31 Dec. '33	101,636	—	—	45,585	42,315	—	40,654	44.8	41.6
" '34	103,270	—	—	51,545	42,592	—	41,308	49.9	41.2
" '35	108,715	—	—	51,440	41,661	—	43,486	47.3	38.3
" '36	123,934	—	—	71,561	47,344	—	49,574	57.7	38.2
" '37	117,634	—	—	74,456	45,132	—	47,053	63.2	38.3
Legal (allied with Royal)									
31 Dec. '33	66,094	—	—	39,241	31,521	36,879	26,438	59.4	47.7
" '34	69,451	—	—	30,470	32,265	—	27,780	43.9	46.4
" '35	74,090	—	—	35,652	33,134	—	29,636	48.1	44.7
" '36	75,634	—	—	36,413	33,122	—	30,254	48.1	43.8
" '37	77,750	—	—	39,769	35,038	—	31,100	51.1	45.0
Legal & General									
31 Dec. '33	70,423	2,096	—	43,056	31,397	—	51,960	61.1	44.6
" '34	83,241	2,020	—	56,958	38,518	—	57,458	68.4	46.2
" '35	84,384	2,210	—	54,974	38,313	—	57,973	65.1	45.4
" '36	86,986	2,140	—	50,008	41,208	—	59,144	57.4	47.3
" '37	73,163	2,064	—	41,215	33,488	—	52,923	56.3	45.7
Licenses & General									
31 Dec. '33	159,746	5,073	—	112,953	56,816	147	68,898	70.7	35.5
" '34	166,851	4,496	25,000	133,582	54,643	—	76,740	80.0	32.7
" '35	182,842	5,807	—	121,601	54,227	79	83,137	66.5	29.5
" '36	191,736	5,946	—	116,202	66,879	—	86,694	60.6	34.8
" '37	209,472	6,102	—	132,105	69,838	74	93,789	63.1	33.3
Liverpool & London & Globe (allied with Royal)									
31 Dec. '33	2,013,600	—	—	1,237,930	742,750	—	805,440	61.5	36.9
" '34	1,960,219	—	—	1,257,320	690,531	—	784,088	64.1	35.2
" '35	1,865,809	—	—	1,124,304	689,852	—	746,324	60.3	36.9
" '36	2,046,476	—	—	1,170,921	748,453	—	818,590	57.2	36.6
" '37	2,168,545	—	—	1,100,940	831,656	—	875,418	50.3	38.0
Local Government Guarantee (allied with United British)									
31 Dec. '33	19,218	427	—	13,998	9,380	—	7,667	72.8	48.8
" '34	16,308	504	—	10,271	7,577	—	6,523	63.0	46.5
" '35	21,098	279	—	9,372	8,663	—	8,439	44.4	41.0
" '36	20,200	345	—	9,988	8,624	—	8,080	49.4	42.7
" '37	21,730	327	—	11,643	9,656	—	8,692	53.6	44.4

Year ending.	Premiums less Re-Insurances.	RECEIPTS. Rent, Interest, and Profit on Investments, Tax & depreciation of Investments.		EXPENDITURE. Claims paid and outstanding. Commission & Expenses of Management. Other Outgo.			Fund at end of year.	Percentage to Premium Income.	
		Other Income	Income	Other Outgo.	Commission & Expenses of Management.	Other Outgo.		Of Claims.	Of Expenses
Col. 1	2	3	4	5	6	7	8	9	10
	£	£	£	£	£	£	£	%	%
London Assurance (*Including figures of Subsidiary Companies)									
31 Dec. '33	136,031	4,611	—	64,887	70,437	528	54,412	47.7	51.8
" '34	149,841	3,870	—	76,003	65,824	63	63,302	50.7	43.9
" '35	169,009	4,454	—	77,062	74,851	760	70,970	45.9	44.3
" '36	*471,569	7,578	—	269,188	174,492	—	274,941	57.0	37.0
" '37	*526,862	—	—	313,828	187,228	—	210,741	59.6	35.5
London & Edinburgh									
31 Dec. '33	43,819	497	—	36,866	20,743	—	10,567	84.1	47.3
" '34	45,289	511	—	29,424	20,238	—	12,568	61.6	44.7
" '35	32,862	510	—	18,601	16,204	—	8,480	56.6	49.3
" '36	29,265	510	—	13,264	13,996	—	8,035	45.3	47.8
" '37	45,228	594	—	21,070	18,938	—	14,471	46.5	41.8
London Guarantee & Accident (allied with Phoenix)									
31 Dec. '33	920,509	—	—	535,460	360,030	17,828	368,500	58.1	39.1
" '34	902,412	—	—	567,019	350,587	20,303	361,000	62.8	38.4
" '35	845,590	—	—	511,299	330,244	17,315	338,300	60.4	39.1
" '36	883,261	—	—	518,064	328,331	20,578	354,600	58.4	37.0
" '37	908,417	—	—	539,194	338,040	24,170	363,400	59.4	37.2
London & Lancashire									
31 Dec. '33	923,972	—	—	483,724	408,239	9,098	369,600	52.3	44.1
" '34	953,822	—	—	486,120	418,932	12,810	321,529	50.9	43.9
" '35	1,000,300	—	—	515,606	423,334	11,277	400,120	51.5	42.3
" '36	1,093,026	—	—	576,746	455,509	14,361	437,210	52.7	41.6
" '37	1,145,889	—	—	650,552	473,094	16,903	458,350	56.7	41.2
London & Provincial Marine & General (allied with Yorkshire)									
31 Dec. '33	26,823	590	—	14,430	13,148	74	11,701	53.8	49.0
" '34	25,120	626	—	16,700	11,923	—	13,814	66.4	47.4
" '35	22,047	610	—	14,274	10,718	17	11,463	64.7	48.7
" '36	20,830	565	—	12,280	10,536	3	10,038	58.9	50.6
" '37	22,463	629	—	13,438	11,384	—	10,309	59.8	50.7
London & Scottish (allied with Northern)									
31 Dec. '33	224,343	2,761	—	116,244	100,631	—	112,172	51.8	44.8
" '34	234,715	2,320	—	124,811	102,207	—	117,358	53.2	43.5
" '35	223,824	2,605	—	107,578	95,927	—	111,912	48.1	42.9
" '36	218,593	2,455	—	121,473	92,324	—	109,297	55.5	42.2
" '37	220,325	2,403	—	111,363	92,134	—	110,162	50.5	41.8
Merchants & Manufacturers (allied with British Oak)									
31 Dec. '33	49,653	413	—	29,744	15,923	—	19,861	59.9	32.0
" '34	70,364	427	—	39,446	21,398	—	28,145	56.0	30.4
" '35	102,724	427	—	59,842	31,481	—	41,090	58.3	30.6
" '36	104,178	420	—	65,840	31,466	—	41,671	63.2	30.2
" '37	114,596	413	—	70,651	33,466	316	45,523	61.7	29.2
Motor Union (allied with Royal Exchange)									
31 Dec. '33	1,287,424	21,702	—	706,171	547,055	—	514,969	54.8	42.5
" '34	1,353,199	23,282	—	722,525	560,055	—	541,279	53.4	41.4
" '35	1,409,561	23,733	—	762,441	261,270	557	563,824	54.0	39.9
" '36	1,414,407	24,680	—	741,097	571,655	319	565,763	52.4	40.4
" '37	1,374,713	23,580	—	762,096	565,458	—	549,885	55.4	41.1
Municipal Mutual									
31 Dec. '33	113,636	4,789	—	53,201	30,232	—	167,064	46.8	26.6
" '34	125,150	5,637	—	51,807	34,396	—	208,992	41.3	27.4
" '35	133,021	6,638	—	50,891	35,300	—	253,785	38.2	26.5
" '36	147,941	7,363	—	82,780	39,301	—	276,623	55.9	26.5
" '37	159,086	7,792	—	97,163	42,642	—	296,935	61.0	26.8
National Boiler & General (allied with Alliance)									
31 Dec. '33	7,056	—	—	165	2,158	5,499	2,823	2.3	30.5
" '34	5,601	—	—	8	5,991	—	2,241	0.1	106.9
" '35	5,789	—	—	—	5,479	—	2,316	—	94.6
" '36	4,901	—	—	—	5,043	—	1,961	—	102.9
National Employers' Mutual									
31 Dec. '33	424,685	7,304	—	198,385	168,617	—	169,874	46.7	39.7
" '34	491,969	7,981	—	241,189	195,459	—	196,788	49.0	39.7
" '35	535,810	9,649	—	257,597	203,235	—	214,324	48.0	37.9
" '36	567,757	10,524	—	272,908	216,740	—	227,103	48.0	38.1
" '37	647,568	11,320	—	309,445	240,767	—	259,027	47.7	37.1
National Farmers Union Mutual									
31 Dec. '33	157,210	4,373	—	71,958	56,954	—	77,884	45.8	36.2
" '34	175,132	4,676	—	81,690	68,880	—	85,053	46.6	39.3
" '35	198,531	5,289	—	85,164	77,916	—	99,412	42.7	39.2
" '36	220,096	5,219	—	104,999	85,194	—	113,038	47.7	38.7
" '37	242,531	6,730	—	122,473	94,292	—	127,012	50.5	38.9
National of Great Britain (allied with Commercial Union)									
31 Dec. '33	20,711	—	—	18,474	9,698	21	8,284	89.2	46.8
" '34	21,357	—	—	12,940	10,547	—	8,543	60.5	49.8
" '35	21,711	—	—	11,116	10,695	18	8,685	51.2	49.2
" '36	22,591	—	—	10,256	11,211	45	9,036	45.4	49.6
" '37	22,829	—	—	13,288	11,379	15	9,131	58.2	49.9

Year ending.	Premiums less Re-Insurances.	RECEIPTS. Rent, Interest, and Profit on Investments, Tax & depreciation of Investments.	Other Income	Claims paid and outstanding.	EXPENDITURE.			Percentage to Premium Income.	
					Commission & Expenses of Management.	Other Outgo.	Fund at end of year.	Of Claims.	Of Expenses
Col. 1	2	3	4	5	6	7	8	9	10
	£	£	£	£	£	£	£	%	%
National Motor & Accident									
30 June '33	44,367	2,447	—	25,479	16,773	93	22,000	57.4	37.8
" '34	52,778	2,273	—	30,597	18,487	126	26,500	57.9	34.9
" '35	65,095	2,310	—	29,718	21,583	1,135	32,500	45.6	33.2
" '36	74,353	2,606	—	36,427	24,634	360	37,200	48.9	33.1
" '37	80,177	2,775	—	40,185	26,460	188	40,000	50.1	33.0
New Ireland									
31 Dec. '34	28,688	341	—	18,307	6,659	—	8,903	63.9	23.2
" '35	29,801	373	—	22,831	6,312	—	9,934	76.6	21.2
" '36	37,251	555	—	24,195	10,721	—	12,825	64.9	28.8
" '37	49,485	494	7,000	41,758	12,926	—	15,119	84.4	26.1
Northern									
31 Dec. '33	969,093	23,239	—	534,111	399,895	—	484,546	55.1	41.3
" '34	998,178	23,122	—	552,807	406,037	—	499,089	55.4	40.7
" '35	1,036,796	22,938	—	526,511	425,273	—	518,398	50.8	41.0
" '36	1,030,203	—	—	583,107	440,290	—	540,101	54.0	40.8
" '37	1,108,395	—	—	582,362	447,961	—	554,198	52.5	40.4
Norwich Union Fire (allied with Norwich Union Life)									
31 Dec. '33	843,138	—	—	480,711	340,435	10,219	337,255	57.0	40.3
" '34	812,648	—	—	561,874	321,372	9,219	325,059	69.1	39.5
" '35	685,758	—	—	462,679	273,815	5,486	274,303	67.4	39.9
" '36	680,534	—	—	373,805	260,019	6,507	272,214	54.9	38.2
" '37	715,026	—	—	414,427	268,551	5,226	286,010	57.9	37.5
Ocean (allied with Commercial Union)									
31 Dec. '33	1,795,185	—	—	1,013,820	750,846	14,805	718,074	56.5	41.8
" '34	1,767,312	407	—	1,086,900	735,986	523	708,925	61.5	41.6
" '35	1,695,500	407	—	1,051,104	698,287	1,639	678,200	62.0	41.2
" '36	1,614,823	400	—	893,277	682,176	403	645,929	55.3	42.2
" '37	1,730,731	394	—	975,135	704,855	812	692,292	56.3	40.7
Palatine (allied with Commercial Union)									
31 Dec. '33	51,405	—	—	33,365	21,474	87	20,562	64.9	41.7
" '34	55,655	—	184	31,705	22,383	—	22,262	56.9	40.2
" '35	64,069	—	—	32,046	25,197	81	25,628	50.0	40.9
" '36	62,694	—	—	36,698	24,544	2,002	25,078	58.5	39.1
" '37	67,716	—	1,168	40,935	25,902	38	27,086	60.4	38.2
Patriotic (allied with Sun Insurance)									
31 Dec. '33	9,366	394	—	5,286	3,948	181	3,746	56.4	42.2
" '34	11,261	814	—	7,492	4,479	252	4,504	66.5	39.8
" '35	26,395	814	—	13,433	10,790	79	10,558	50.9	40.9
" '36	32,051	801	—	15,812	13,163	710	12,821	49.3	43.2
" '37	36,400	788	—	21,801	15,606	789	14,560	59.8	42.8
Pearl									
31 Dec. '33	110,224	2,607	—	54,369	47,969	—	55,613	49.3	43.5
" '34	146,829	3,323	—	82,478	57,877	—	70,410	56.2	39.4
" '35	181,804	4,344	—	104,621	67,054	—	84,883	57.5	36.9
" '36	212,455	5,225	—	125,446	79,705	—	97,412	59.0	37.5
" '37	220,750	5,839	—	148,838	85,373	—	114,791	67.4	38.7
Phoenix									
31 Dec. '33	1,547,188	—	—	915,500	624,121	27,637	619,200	59.1	40.3
" '34	1,534,832	—	—	929,338	611,178	29,679	613,950	60.5	39.8
" '35	1,509,668	—	—	880,241	587,077	28,539	604,000	58.3	38.9
" '36	1,598,597	—	—	916,006	603,117	38,244	639,500	57.3	37.7
" '37	1,672,310	—	—	965,520	634,252	39,377	669,000	57.7	37.9
Planet (allied with Sun)									
31 Dec. '33	361	394	—	93	117	—	144	25.8	32.4
" '34	356	407	—	800	112	—	142	224.7	31.5
" '35	398	407	—	12	126	—	159	3.0	31.6
" '36	1,261	400	—	541	382	7	505	42.9	30.8
" '37	2,601	394	—	1,318	1,640	34	1,040	50.6	63.0
Provident Accident & White Cross (allied with Northern)									
31 Dec. '33	393,061	10,457	—	230,106	158,909	—	196,531	58.5	40.4
" '34	393,435	9,721	—	226,855	155,574	—	196,717	57.6	39.5
" '35	407,002	10,670	—	218,754	161,778	—	203,501	53.7	39.7
" '36	419,847	—	—	234,090	166,490	—	209,924	55.7	39.7
" '37	427,502	—	—	233,837	171,689	—	213,751	54.7	40.1
Provincial									
31 Dec. '33	521,974	7,027	—	256,110	215,883	—	208,789	49.0	41.4
" '34	568,106	7,479	—	287,634	221,029	—	227,243	50.6	40.6
" '35	665,023	8,505	—	336,414	265,989	—	266,013	50.5	39.9
" '36	723,921	9,562	—	357,753	288,602	—	289,269	49.4	39.8
" '37	767,970	10,112	—	400,158	307,453	—	307,188	52.1	40.0
Prudential									
31 Dec. '33	474,298	19,975	—	267,231	173,614	—	379,438	56.3	36.6
" '34	524,827	23,338	7,744	298,648	195,185	—	416,862	56.9	37.2
" '35	609,271	23,645	96	340,596	217,647	—	487,418	55.9	35.7
" '36	670,201	18,446	—	384,350	245,636	264,774	268,080	57.3	36.7
" '37	745,894	20,543	—	504,487	274,021	—	298,357	67.6	36.7

Year ending.	Premiums less Re-Insurances.	RECEIPTS. Rent, Interest, and Profit on Investments, less Income Tax & depreciation of Investments.	Other Income	EXPENDITURE.			Fund at end of year.	Percentage to Premium Income	
				Claims paid and outstanding.	Commission & Expenses of Management.	Other Outgo.		Of Claims.	Of Expenses.
Col. 1	2	3	4	5	6	7	8	9	10
	£	£	£	£	£	£	£	%	%
Railway Passengers (allied with North British & Mercantile)									
31 Dec. '33	436,617	—	—	218,730	185,709	—	174,647	50.1	42.5
" '34	446,485	—	—	196,254	187,496	—	178,585	44.0	42.0
" '35	479,242	—	—	220,808	192,922	—	191,697	46.0	40.3
" '36	504,101	—	—	250,945	201,721	—	201,640	49.8	40.0
" '37	537,466	—	—	259,828	213,999	—	214,986	48.3	39.8
Road Transport & General (allied with General Accident, Fire & Life)									
31 Dec. '33	521,325	8,075	—	320,351	212,314	—	208,530	61.4	40.7
" '34	503,488	6,354	—	295,252	208,547	—	201,385	58.6	41.4
" '35	564,336	6,620	—	295,400	233,125	—	225,734	52.3	41.3
" '36	636,694	543	—	320,204	270,571	—	254,678	50.2	42.5
" '37	712,999	534	—	376,142	298,680	—	285,200	52.7	41.8
Royal									
31 Dec. '33	2,131,294	—	—	1,170,817	859,138	—	1,102,518	54.9	40.3
" '34	2,128,380	—	—	1,209,017	850,566	250,000	851,353	56.8	39.9
" '35	2,143,087	—	—	1,181,732	864,258	—	857,235	55.1	40.3
" '36	2,292,564	—	—	1,278,115	917,624	—	917,026	55.7	40.0
" '37	2,471,860	—	—	1,372,944	978,528	—	988,744	55.5	39.6
Royal Exchange									
31 Dec. '33	563,453	17,831	—	324,481	221,953	399	225,381	59.6	39.4
" '34	622,190	19,806	—	339,138	235,981	1,603	248,876	54.5	37.9
" '35	532,360	19,502	—	363,096	216,860	2,119	212,944	68.2	40.7
" '36	515,054	17,480	—	297,392	210,855	—	306,022	57.7	40.9
" '37	568,735	15,887	—	288,445	235,221	8	327,495	57.8	41.3
Scottish (allied with Scottish Amicable and Scottish Equitable)									
31 Dec. '33	91,325	2,612	—	48,645	41,382	—	51,530	53.2	45.3
" '34	91,120	2,773	—	54,402	41,057	—	51,418	59.7	45.0
" '35	97,150	2,933	—	48,739	43,510	—	53,860	50.1	44.9
" '36	101,935	3,041	—	53,436	44,967	—	55,774	52.4	44.1
" '37	106,563	3,157	—	63,543	46,552	—	57,625	59.6	43.7
Scottish Automobile & General (allied with General Accident, Fire & Life)									
31 Dec. '33	228,077	483	—	258,102	110,180	—	91,231	113.1	48.3
" '34	237,351	495	—	140,428	110,700	—	94,941	59.6	46.6
" '35	248,816	499	—	142,786	101,186	—	99,526	57.3	40.6
" '36	262,632	493	—	148,471	102,091	—	105,053	56.5	38.8
" '37	282,397	485	—	197,891	110,005	—	112,959	70.0	38.9
Scottish Metropolitan (allied with London & Scottish)									
31 Dec. '33	7,529	495	—	3,092	3,632	—	3,761	41.0	48.2
" '34	6,432	507	—	4,013	2,850	—	3,171	63.3	44.9
" '35	5,636	512	—	2,873	2,618	—	2,818	51.0	46.4
" '36	6,235	505	—	4,508	2,799	—	3,118	72.3	44.8
" '37	7,183	497	—	3,644	3,246	—	3,591	50.7	45.1
Scottish Union & National									
31 Dec. '33	106,745	2,315	—	54,481	47,486	—	56,373	51.0	44.4
" '34	120,489	2,142	—	67,949	51,818	—	60,245	56.3	43.0
" '35	145,291	2,188	—	87,711	62,052	—	72,646	60.3	42.7
" '36	146,018	2,805	—	86,134	63,755	—	73,009	59.0	43.7
" '37	153,459	2,728	—	93,370	66,055	—	76,730	60.8	43.0
Sea									
31 Dec. '33	46,772	1,490	—	35,384	17,614	—	18,709	75.6	37.6
" '34	45,598	1,450	—	24,579	18,025	5,000	18,239	53.9	39.5
" '35	47,762	1,397	—	28,912	18,319	—	19,232	60.3	38.3
" '36	44,061	1,244	—	31,111	15,139	—	17,654	70.6	34.3
" '37	45,917	1,079	—	22,457	17,398	—	24,140	48.9	37.8
Southern (allied with Century)									
31 Dec. '33	6,442	—	—	3,704	2,889	—	2,497	57.5	44.8
" '34	6,222	—	—	3,225	2,749	—	2,469	57.8	44.1
" '35	6,045	—	—	3,188	2,736	—	2,418	52.7	45.2
" '36	6,391	—	—	3,246	2,766	—	2,556	50.7	43.2
" '37	6,874	—	—	4,433	3,029	—	2,750	64.5	44.0
State (allied with Royal Exchange)									
31 Dec. '33	79,284	1,224	—	38,942	32,523	—	36,586	49.1	41.0
" '34	99,194	1,460	—	54,725	39,886	—	44,550	55.2	40.2
" '35	103,910	1,526	—	52,416	41,548	—	46,436	50.4	39.9
" '36	110,314	1,594	—	56,325	44,115	—	48,998	51.0	39.9
" '37	124,596	1,722	—	68,459	49,242	—	54,711	54.9	39.5
Sun									
31 Dec. '33	815,487	10,275	—	457,396	278,151	13,281	326,195	56.1	34.1
" '34	927,458	11,280	—	567,316	311,487	13,407	367,964	61.2	33.6
" '35	954,151	12,418	—	686,974	324,980	4,126	359,008	72.0	34.0
" '36	871,248	11,134	—	589,313	301,551	12,213	326,137	67.6	38.8
" '37	930,616	11,034	—	546,874	321,259	11,172	352,164	58.7	34.5
Tobacco									
31 Dec. '33	5,845	483	—	1,643	576	—	11,722	28.1	9.2
" '34	6,523	491	—	1,873	619	—	12,567	28.7	9.5
" '35	6,923	499	—	1,817	653	—	15,000	26.2	9.4
" '36	5,491	491	—	2,429	542	3	15,000	44.2	9.8
" '37	4,549	487	—	2,609	484	—	16,943	57.3	10.6
Trafalgar									
31 Dec. '36	12,618	—	—	2,101	5,840	—	5,047	16.6	46.3
" '37	49,851	—	—	16,756	22,277	—	14,512	33.6	44.7
Union (allied with Commercial Union)									
31 Dec. '33	258,469	—	—	130,464	116,733	21,869	103,388	50.4	45.1
" '34	270,991	407	5,178	151,304	119,857	—	108,397	55.8	44.2
" '35	304,464	407	—	151,047	129,913	32	121,786	49.6	42.6
" '36	309,108	400	5,102	180,904	131,449	—	123,643	53.5	42.5
" '37	332,712	394	10,205	196,032	137,416	28	133,085	53.9	41.3

Year ending.	Premiums less Re-Insurances.	RECEIPTS.		Other Income	Claims paid and out-standing.	EXPENDITURE.		Other Outgo.	Fund at end of year.	Percentage to Pre-mium Income.	
		Rent, Inter-est, and Profit on In-vestments, Tax & de-preciation of In-vestments.	Income			Commis-sion & Ex-penses of Management.	Of Claims.			Of Ex-penses	
Col. 1	2	3	4	5	6	7	8	9	10		
	£	£	£	£	£	£	£	£	%	%	
Union Marine & General (allied with Phoenix)											
31 Dec. '33	9,134	—	—	4,288	5,038	—	3,700	46.9	55.1		
" '34	9,964	—	—	5,477	5,023	—	4,000	55.0	50.4		
" '35	7,689	—	—	3,300	4,067	—	3,100	42.9	53.0		
" '36	8,661	—	—	5,344	4,382	—	3,500	61.7	50.6		
" '37	9,616	—	—	5,646	4,531	—	3,850	58.7	47.1		
United British (allied with Motor Union)											
31 Dec. '33	88,929	562	—	50,003	40,171	—	35,572	56.2	45.2		
" '34	90,290	572	—	47,589	42,835	—	36,116	52.7	47.4		
" '35	103,851	572	—	58,927	42,285	—	41,541	56.7	40.7		
" '36	110,658	1,345	—	63,460	47,358	—	44,263	57.3	42.8		
" '37	103,638	1,413	—	69,275	43,841	196	41,455	66.8	42.3		
United Legal Indemnity (allied with Yorkshire)											
31 Dec. '33	13,259	—	—	4,730	5,887	—	5,304	35.6	44.4		
" '34	14,735	—	—	8,409	6,521	20	5,894	57.0	44.2		
" '35	16,794	—	—	6,590	7,484	21	6,718	38.6	44.6		
" '36	15,008	—	—	7,903	6,774	—	6,003	52.6	45.1		
" '37	15,099	—	—	6,500	6,913	8	6,040	43.0	45.8		
Universal											
31 Dec. '33	150,663	484	—	102,417	59,716	—	60,265	68.0	39.6		
" '34	141,190	492	—	94,163	55,120	—	56,476	66.6	39.0		
" '35	156,134	386	—	97,149	67,338	—	45,018	62.2	43.1		
" '36	181,198	383	—	97,811	72,892	—	50,247	53.9	40.2		
" '37	195,586	376	10,000	122,057	78,369	—	55,975	62.4	40.9		
Vulcan Boiler & General (allied with London Assurance)											
31 Dec. '33	28,567	—	—	17,557	12,651	—	13,915	61.4	44.3		
" '34	30,075	—	—	17,063	13,348	—	14,150	56.7	44.3		
" '35	32,609	—	—	15,174	13,479	—	15,307	46.5	41.3		
" '36	41,219	—	—	15,552	16,281	—	18,750	37.7	39.5		
" '37	43,369	—	—	19,746	18,457	—	19,611	45.5	42.5		
Warden (allied with Royal)											
31 Dec. '33	98,429	—	—	52,844	46,537	—	39,371	53.7	47.3		
" '34	102,366	—	—	50,507	47,089	—	40,946	49.3	46.0		
" '35	116,604	—	—	50,529	50,423	—	46,640	43.3	43.2		
" '36	123,027	—	—	60,027	53,000	—	49,211	48.7	43.0		
" '37	126,239	—	—	69,201	53,364	—	50,496	54.8	42.2		
Welsh (allied with London & Scottish)											
31 Dec. '33	5,730	495	—	2,318	2,643	—	2,865	40.4	46.1		
" '34	6,465	507	—	3,140	2,989	—	3,233	48.5	46.2		
" '35	6,732	511	—	4,154	3,085	—	3,366	61.7	45.8		
" '36	6,424	505	—	6,255	2,579	—	3,212	97.3	40.1		
" '37	6,283	497	—	3,784	2,469	—	3,141	60.2	39.3		
West of Scotland (allied with Commercial Union)											
31 Dec. '33	8,287	—	—	5,821	3,314	20	3,314	70.2	40.0		
" '34	9,469	—	—	3,250	3,784	—	3,787	34.3	39.0		
" '35	11,178	—	—	6,619	4,468	—	4,471	59.2	40.0		
" '36	11,536	—	—	5,705	4,611	—	4,614	49.4	40.0		
" '37	11,477	—	—	5,825	4,735	—	4,591	50.8	41.3		
Western Australian											
30 June '33	28,959	495	—	13,300	14,624	—	11,584	45.9	50.5		
" '34	32,230	495	—	17,274	16,633	—	12,892	53.6	51.6		
" '35	39,908	511	—	22,606	19,493	—	15,963	56.6	48.8		
" '36	39,021	511	—	28,280	19,172	—	15,608	72.5	49.1		
" '37	33,442	503	—	22,819	17,106	—	13,377	68.2	51.1		
World Auxiliary											
31 Dec. '33	10,625	499	—	5,179	3,498	—	10,208	48.7	32.9		
" '34	9,883	515	—	2,335	5,874	—	12,682	23.6	29.0		
" '35	12,044	515	—	3,839	4,603	—	13,244	31.8	38.2		
" '36	15,716	511	—	4,721	6,082	—	14,786	30.0	38.7		
" '37	16,276	499	—	8,101	6,775	—	15,478	49.8	41.6		
World Marine & General (allied with Northern)											
31 Dec. '33	6,301	510	—	2,992	2,129	—	3,151	47.5	33.8		
" '34	5,413	519	—	2,314	2,122	—	2,707	42.7	39.2		
" '35	5,723	527	—	2,529	2,254	—	2,861	44.2	39.4		
" '36	6,214	—	—	2,369	2,222	—	3,107	38.1	35.7		
" '37	7,533	—	—	4,044	2,670	—	3,767	53.7	35.4		
Yorkshire											
31 Dec. '33	601,813	10,885	—	330,041	258,358	575	306,940	54.8	42.9		
" '34	602,014	10,188	—	366,827	251,642	619	300,054	60.9	41.8		
" '35	575,769	10,138	—	334,801	239,469	395	289,556	58.1	41.6		
" '36	588,748	9,427	—	342,536	247,506	838	294,747	58.1	42.1		
" '37	650,180	9,516	9,197	378,117	265,954	249	319,320	58.2	40.9		

SYNOPSIS of the published GENERAL ACCIDENT REVENUE ACCOUNTS of INSURANCE COMPANIES operating in the United Kingdom for 1933-34-35-36-37

Notes.—The following tabulations relate to the Separate Inclusive General Revenue Accounts required by the Assurance Companies Act, 1909, in respect of all insurance business other than life, annuity, capital redemption, fire, marine, employers' liability (Great Britain and Northern Ireland), personal accident, motor vehicle and bond investment. They also include the figures of a number of Companies outside the requirements of the Act. For Paid-up Capital see Directory of Capital and Shares on pages 81—287.

Year ending	Premiums	Rents, Interest and Profit on Investments less Income Tax and depreciation of Investments	Other Receipts	Claims paid and outstanding	Commission and Expenses of Management	and Other Payments	Fund at end of year	Percentage to Premiums	
								Of claims	Of Expenses
Col. 1.	2	3	4	5	6	7	8	9	10
	£	£	£	£	£	£	£	%	%
Agricultural & General Co-operative									
31 Dec. '33	1,089	23	—	458	447	—	635	42.0	41.0
" '34	973	30	—	249	451	—	1,389	52.6	46.3
" '35	3,384	60	—	1,470	959	—	2,354	43.4	28.3
" '36	4,541	72	—	3,096	1,020	—	2,816	68.1	22.4
" '37	4,761	98	—	4,377	1,204	—	2,905	91.9	25.2
Alliance									
31 Dec. '33	375,025	27,879	—	119,074	137,780	7,776	694,871	31.7	36.7
" '34	384,014	27,773	—	138,775	143,307	7,981	719,987	36.1	37.3
" '35	405,858	29,239	—	150,990	154,447	2,898	728,414	37.2	38.1
" '36	425,209	29,205	598	156,702	157,693	—	732,786	36.8	37.1
" '37	491,661	30,004	590	166,226	178,422	—	768,455	33.8	36.2
Anglo-Canadian (allied with Century)									
31 Dec. '36	3,931	—	—	1,680	1,614	—	1,722	42.7	41.0
" '37	4,212	—	—	2,056	1,743	—	1,985	48.8	41.3
Anglo-Scottish (allied with Century)									
31 Dec. '33	4,157	—	—	2,136	1,684	—	1,603	51.3	40.5
" '34	4,304	—	—	2,210	1,765	—	1,722	51.3	41.0
" '35	4,500	—	—	2,112	1,887	—	1,800	46.9	41.9
" '36	6,003	—	—	1,995	2,307	—	2,901	33.2	38.4
" '37	6,403	—	—	1,929	2,444	—	3,561	30.1	38.1
Army, Navy & General									
31 Dec. '33	1,056	10	—	281	341	—	422	26.6	32.3
" '34	985	11	—	246	392	—	394	25.0	39.8
" '35	898	11	—	320	470	—	359	35.6	52.3
" '36	915	9	—	357	441	—	366	39.0	48.2
" '37	929	8	—	173	405	—	372	18.6	43.6
Atlantic									
31 Dec. '33	1,276	—	—	1,009	360	—	510	79.0	28.2
" '34	1,212	—	—	952	358	—	485	78.5	29.5
" '35	934	—	—	219	236	—	373	23.4	25.2
" '36	843	—	—	441	298	—	337	52.3	35.3
" '37	2,061	—	—	475	862	—	824	23.0	41.8
Atlas									
31 Dec. '33	144,524	—	—	62,961	59,262	1,462	132,810	55.0	41.0
" '34	160,760	—	—	59,281	66,610	1,450	139,304	36.8	41.4
" '35	182,518	—	—	72,871	71,126	1,745	148,009	39.9	39.0
" '36	196,668	—	—	86,355	75,962	76,779	78,667	43.9	38.6
" '37	216,628	—	—	84,061	81,669	2,270	86,651	38.8	37.7
Aviation & General									
31 Dec. '35	9,756	—	—	18,703	6,100	—	4,953	191.7	62.5
(10 mos.)									
31 Dec. '36	18,291	—	—	25,957	6,252	—	10,975	141.9	34.1
Avon (allied with National Farmers Union Mutual)									
31 Dec. '33	2,522	86	—	1,403	885	—	1,009	55.6	35.1
" '34	4,505	61	—	3,194	1,228	—	1,802	70.8	27.2
" '35	5,136	71	—	2,246	1,524	—	2,075	43.3	29.4
" '36	6,085	78	—	2,366	1,896	—	2,434	38.9	31.2
" '37	6,966	100	—	3,995	2,185	—	2,786	57.3	31.4
Baptist									
18 Nov. '36	921	1	147	396	262	—	369	43.0	28.4
" '37	938	1	148	221	266	—	375	23.6	28.4
Beacon									
31 Dec. '33	5,166	204	—	1,823	2,325	—	5,658	35.2	45.0
" '34	5,723	209	—	1,852	2,575	—	6,163	32.3	45.0
" '35	6,546	219	—	2,432	2,946	—	6,899	37.1	45.0
" '36	7,358	237	—	2,597	3,679	—	7,718	35.3	50.0
" '37	11,122	267	—	3,926	4,613	—	9,229	35.2	41.4
Black Sea and Baltic									
31 Dec. '33	1,815	—	—	681	503	—	632	37.5	27.7
" '34	7,336	—	—	1,702	2,605	—	2,934	23.2	35.5
" '35	8,969	—	—	5,672	3,843	—	3,588	63.2	42.8
" '36	4,459	—	—	4,400	2,537	—	1,784	98.7	56.8
" '37	4,332	—	—	4,165	1,737	—	1,733	96.1	40.1
Border Counties Farmers									
28 Feb. '38	1,029	—	—	521	148	—	343	50.6	14.3
British America									
31 Dec. '33	196,918	—	—	99,708	90,763	—	68,206	50.6	46.1
" '34	244,490	—	—	155,046	109,823	4,518	76,099	63.4	44.9
" '35	197,755	—	—	150,702	90,510	4,294	65,026	76.2	45.7
" '36	208,778	—	—	121,212	82,969	5,016	74,303	58.0	39.7
" '37	233,695	—	—	130,458	91,489	5,712	84,563	55.8	39.1

Year ending	Premiums	Rents, Interest and Profit on Investments less Income Tax and depreciation of Investments	Other Receipts	Claims paid and outstanding	Commission and Expenses of Management	and Other Payments	Fund at end of year	Percentage to Premiums	
								Of claims	Of Expenses
Col. 1.	2	3	4	5	6	7	8	9	10
British Aviation									
31 Dec. '33	£ 140,872	£	£	£ 79,041	£ 30,556	—	£ 86,942	56.1	21.7
" '34	139,194	—	—	102,661	30,951	—	92,524	73.7	22.2
" '35	123,025	—	—	116,620	29,260	—	69,669	94.8	23.7
" '36	125,438	—	—	104,656	31,053	—	59,398	83.4	24.7
British Commercial									
31 Dec. '35	995	2	—	163	313	—	382	17.1	32.8
" '36	1,277	—	—	600	276	—	510	47.0	21.6
" '37	4,787	6	—	2,688	1,029	—	1,915	56.2	21.5
British Engine, Boiler & Electrical (allied with Royal)									
31 Dec. '33	522,831	24,448	—	478,492	—	37,458	397,152	91.5	—
" '34	548,128	28,022	—	510,196	—	31,669	411,833	93.0	—
" '35	*558,171	—	—	157,162	382,799	—	223,166	28.1	68.6
" '36	*604,028	—	—	165,897	400,754	—	241,313	27.4	66.3
" '37	*609,902	—	—	158,561	419,199	—	244,387	26.0	68.7
British Equitable (allied with State)									
31 Dec. '33	8,727	127	—	5,718	3,234	5	3,993	65.5	37.0
" '34	9,302	112	—	3,973	3,796	1	4,223	42.7	40.8
" '35	10,082	115	—	4,373	4,535	2	4,535	43.3	42.2
" '36	10,710	123	—	3,881	4,573	2	4,787	36.2	42.7
" '37	10,952	138	—	4,790	5,422	4	4,883	43.7	49.5
British & European (allied with British General)									
31 Dec. '33	70,214	—	—	51,990	18,537	—	20,193	74.0	26.4
" '34	70,524	—	8,229	56,920	18,998	—	16,482	80.7	26.9
" '35	72,800	—	—	54,250	17,611	—	16,161	74.5	24.2
" '36	66,499	—	—	49,673	16,354	—	14,577	74.7	24.6
" '37	51,867	—	—	40,138	15,013	—	9,213	77.4	29.0
British Fire (allied with London & Lancashire)									
31 Dec. '33	10,325	—	—	6,191	5,030	—	9,130	60.0	48.7
" '34	10,849	—	—	6,307	4,720	—	9,340	58.1	43.5
" '35	9,000	—	—	3,345	4,065	—	8,600	37.2	45.2
" '36	8,049	—	—	3,943	3,445	—	8,220	49.0	42.8
" '37	8,500	—	—	1,869	3,908	—	8,400	21.9	46.0
British General (allied with Commercial Union)									
31 Dec. '33	113,465	—	—	75,586	47,178	220	52,429	66.6	41.5
" '34	135,669	—	—	75,199	51,696	—	63,289	55.4	38.1
" '35	136,921	—	—	82,880	54,056	12	62,254	60.5	39.5
" '36	138,162	—	—	68,616	51,355	—	76,058	49.7	37.2
" '37	133,508	—	—	90,952	49,598	3	78,161	68.1	37.1
British Law (allied with London Assurance)									
31 Dec. '33	33,791	1,513	—	9,808	16,300	2	29,780	29.0	48.2
" '34	33,851	1,034	—	10,707	16,416	11	29,789	31.6	48.5
" '35	35,433	911	—	12,907	16,717	1	29,817	36.4	47.1
" '36	36,576	867	—	12,057	17,552	30	30,176	32.9	48.0
" '37	37,165	—	—	12,158	17,976	15,541	14,866	32.7	48.3
British Oak (See Contingency a/c below) (allied with Union of Canton)									
31 Dec. '33	41,502	415	—	19,950	16,566	—	16,601	48.0	39.9
" '34	67,341	578	—	21,826	26,151	—	26,936	32.4	38.8
" '35	85,788	975	—	37,571	29,951	—	34,315	43.8	34.9
" '36	80,265	1,204	—	37,042	27,908	—	32,106	46.1	34.8
" '37	162,004	934	—	34,823	24,215	535	24,267	56.1	39.0
CONTINGENCY ACCOUNT									
" '37	3,118	—	130,000	57,830	1,014	—	80,606	—	—
Caledonian									
31 Dec. '33	103,131	3,534	—	70,804	41,127	—	117,483	68.6	39.9
" '34	113,732	3,737	—	73,974	45,133	—	125,888	65.0	39.7
" '35	118,665	4,220	—	68,191	45,980	—	129,630	57.4	38.7
" '36	122,999	—	—	72,183	48,136	—	135,201	58.7	39.1
" '37	137,288	—	—	74,243	55,217	—	148,914	54.0	42.2
Cambrian									
31 Dec. '35	184	—	—	—	22	—	74	—	12.0
" '36	399	2	—	—	68	—	160	—	17.0
" '37	602	6	—	85	119	—	241	14.1	19.7
Car & General (allied with Royal Exchange)									
31 Dec. '33	159,805	2,355	—	85,351	55,127	31,744	64,475	53.6	34.6
" '34	162,927	2,673	—	76,895	65,985	—	65,171	46.9	40.5
" '35	162,110	2,688	—	81,530	58,992	57	64,844	50.3	36.4
" '36	204,661	2,617	11,435	105,787	72,182	753	81,865	51.7	35.2
" '37	227,307	3,308	—	83,673	86,842	2,465	90,923	36.8	38.2
Cattle Traders									
30 Sept. '33	2,749	—	—	1,932	186	—	1,246	70.2	6.7
" '34	3,201	—	—	2,191	316	—	1,730	68.4	9.9
" '35	3,528	—	—	2,292	258	—	2,542	65.0	7.3
" '36	4,062	—	—	4,036	281	—	2,207	99.3	6.9
" '37	4,821	—	—	3,885	294	—	2,647	80.6	6.1
Celtic (allied with Yorkshire)									
31 Dec. '33	2,418	—	—	1,122	1,088	—	980	46.4	45.0
" '34	1,860	—	—	1,195	751	—	752	63.5	39.9
" '35	1,948	—	—	995	761	—	779	51.0	39.0
" '36	1,841	—	—	946	689	—	736	51.4	37.4
" '37	1,903	—	—	434	7,351	—	761	22.8	38.6
Central (allied with Liverpool & London & Globe)									
31 Dec. '33	2,316	—	—	1,430	1,001	—	1,922	61.7	43.2
" '34	2,064	—	—	892	875	—	1,822	43.2	42.4
" '35	2,142	—	—	80	886	—	1,853	3.7	41.3
" '36	2,083	—	—	665	830	—	1,829	31.9	39.8
" '37	1,983	—	—	694	827	—	1,789	35.0	41.7

Excluding figures for motor vehicle business.

See tables on pages 477-484.

Year ending	Premiums	Rents, Interest and Profit on Investments less Income Tax and depreciation of Investments	Other Receipts	Claims paid and outstanding	Commission and Expenses of Management	and Other Payments	Fund at end of year	Percentage to Premiums	
								Of claims	Of Expenses
Col. 1.	2	3	4	5	6	7	8	9	10
	£	£	£	£	£	£	£	%	%
Century (allied with Friends' Provident)									
31 Dec. '33	67,138	855	—	32,683	27,109	—	25,908	48.7	40.4
" '34	69,978	791	—	36,737	28,464	—	27,991	52.5	40.6
" '35	74,556	846	—	35,557	30,712	—	29,822	47.1	40.7
" '36	98,011	889	—	32,908	37,282	—	49,204	33.5	38.0
" '37	105,248	1,151	—	31,913	39,643	—	62,099	30.3	37.6
Chemists Mutual									
30 Sept. '33	2,513	115	416	1,050	688	—	4,005	35.8	23.5
" '34	2,787	134	470	976	747	—	4,615	35.0	26.8
" '35	3,052	158	510	620	717	—	5,720	20.3	23.2
" '36	3,284	180	533	897	774	—	6,813	27.3	20.3
" '37	3,405	193	561	1,525	967	—	7,862	44.8	28.4
Coal & Iron Trades									
31 Dec. '33	242	—	—	124	32	—	134	51.2	13.2
" '34	130	—	—	28	3	—	232	21.0	2.3
" '35	189	—	—	111	34	—	276	59.2	18.0
" '36	267	—	—	40	47	—	456	15.0	17.6
" '37	216	—	—	604	35	—	519	28.0	1.6
Commercial Union									
31 Dec. '33	2,650,507	656	—	1,437,559	1,109,669	34,004	3,657,066	54.2	41.4
" '34	3,042,227	667	—	1,588,823	1,203,138	19,907	3,721,482	52.2	39.5
" '35	3,120,349	678	—	1,647,757	1,235,483	19,473	3,785,926	52.8	39.6
" '36	3,145,073	673	—	1,579,058	1,262,473	946	3,894,519	50.2	40.1
" '37	3,372,066	662	—	1,666,540	1,292,776	27,136	4,021,570	49.4	38.3
Co-operative									
31 Dec. '33	88,073	3,017	—	33,536	28,224	—	76,521	38.0	32.0
" '34	93,200	3,710	—	33,786	29,244	—	91,402	36.2	31.3
" '35	106,441	4,164	—	34,892	31,234	—	109,760	32.7	29.3
" '36	111,404	4,403	—	42,748	34,887	—	122,900	38.3	31.3
" '37	122,355	4,645	—	50,753	36,443	—	132,704	41.8	29.7
Congregational									
15 July '33	1,826	31	—	388	807	—	913	21.2	44.2
" '34	2,029	40	—	88	909	—	1,014	5.0	45.0
" '35	2,295	38	—	170	980	—	1,147	7.4	42.7
" '36	2,537	38	—	157	1,254	—	1,268	6.2	49.4
" '37	2,681	—	—	395	1,444	—	1,340	14.7	54.0
Contingency									
30 June '33	9,627	242	—	6,646	3,447	—	3,851	69.0	35.8
" '34	5,169	99	—	4,302	1,728	—	2,068	83.2	33.4
" '35	5,800	56	—	2,777	1,932	—	2,320	47.8	33.3
" '36	3,078	64	—	3,030	1,003	—	1,231	98.4	32.6
" '37	2,044	30	—	1,388	651	—	818	67.9	31.8
Cornhill									
31 Dec. '33	77,199	—	—	33,173	30,134	—	30,880	43.0	39.0
" '34	83,673	—	—	39,690	33,320	—	33,469	47.4	39.8
" '35	95,989	—	—	43,297	38,081	—	38,995	45.1	39.7
" '36	89,448	—	—	47,804	35,579	—	35,779	53.4	39.7
" '37	63,177	—	—	42,105	22,834	—	25,271	66.6	36.1
Dominion									
31 Dec. '33	2,336	17	—	540	1,345	—	935	23.0	57.5
" '34	2,512	21	—	1,367	1,044	—	1,065	54.4	41.6
" '35	4,619	33	—	1,535	2,000	—	1,847	33.2	43.3
" '36	5,030	56	—	1,884	2,045	—	2,012	37.4	40.6
" '37	5,784	63	—	2,848	2,437	—	2,314	49.2	42.1
Dominion of Canada General									
31 Dec. '33	45,736	—	—	16,385	24,095	—	23,764	35.8	52.6
" '34	42,195	—	—	15,454	20,708	—	20,327	36.6	49.0
" '35	44,761	—	—	22,410	23,933	—	19,999	50.0	53.4
" '36	46,893	—	—	13,689	23,256	—	32,077	29.1	49.5
" '37	49,124	1,510	—	18,501	23,205	—	34,916	37.6	47.2
Drapers' & General (allied with Provincial)									
31 Dec. '33	30,802	354	—	14,782	11,210	—	12,321	48.0	36.4
" '34	31,601	382	—	15,692	11,279	—	12,640	49.6	35.7
" '35	30,405	391	—	16,740	11,534	—	12,162	55.0	38.0
" '36	32,296	371	—	14,958	12,723	—	12,918	46.3	39.4
" '37	32,698	388	—	16,318	12,919	—	13,080	49.9	39.5
Eagle Star									
31 Dec. '33	378,058	—	5,202	117,412	180,346	—	151,223	31.0	47.7
" '34	398,200	—	1,772	114,111	191,356	—	159,280	28.6	48.0
" '35	424,119	—	2,203	117,080	188,198	—	169,648	27.6	44.3
" '36	461,044	—	72	143,810	203,992	—	184,417	31.1	44.2
" '37	476,875	—	1,339	154,563	215,246	—	190,750	32.4	45.1
Ecclesiastical									
28 Feb. '34	16,899	8,881	170	3,636	5,797	—	185,000	21.5	34.3
" '35	19,393	8,576	150	4,164	6,531	185,000	50,000	21.4	33.6
" '36	22,733	2,320	172	5,155	73,934	—	50,000	22.7	32.5
" '37	25,699	2,297	280	6,255	8,195	—	65,000	24.3	31.8
" '38	27,167	2,993	275	6,962	9,217	—	65,000	25.7	33.9
Economic									
31 Dec. '33	18,953	502	—	15,349	5,499	—	11,581	80.8	29.0
" '34	20,584	514	—	11,537	5,365	—	12,734	56.0	26.0
" '35	23,467	544	—	10,257	7,429	—	14,387	43.7	31.6
" '36	23,380	499	—	12,464	7,822	—	14,352	53.3	33.4
" '37	26,325	528	—	14,952	8,214	—	15,530	56.8	31.2

Year ending	Premiums	Rents, Interest and Profit on Investments less Income Tax and depreciation of Investments	Other Receipts	Claims paid and outstanding	Commission and Expenses of Management	and Other Payments	Fund at end of year	Percentage to Premiums	
								Of claims	Of Expenses
Col. 1.	2	3	4	5	6	7	8	9	10
	£	£	£	£	£	£	£	%	%
Edinburgh (allied with Commercial Union)									
31 Dec. '33	11,609	656	—	4,112	5,111	—	20,725	35.4	44.0
" '34	12,572	667	—	5,528	5,622	—	22,365	43.9	44.7
" '35	13,672	678	—	5,284	6,382	—	24,088	38.7	46.7
" '36	14,770	673	—	5,298	6,508	—	26,277	35.9	44.0
" '37	14,269	662	—	5,022	6,322	—	28,113	35.2	44.3
Employers' Liability									
31 Dec. '33	2,998,537	—	—	1,988,272	972,612	95,167	1,199,415	66.3	32.5
" '34	3,679,429	—	—	2,241,662	1,147,561	114,652	1,471,771	60.9	34.3
" '35	3,862,937	—	—	2,216,691	1,203,370	90,398	1,545,175	57.4	31.1
" '36	3,848,338	—	—	2,318,720	1,273,060	121,767	1,539,335	60.2	33.1
" '37	4,129,405	—	—	2,392,890	1,367,758	156,385	1,651,762	57.9	33.1
Employers' Mutual									
30 Nov. '33	9,226	104	—	4,214	3,527	—	3,690	45.6	38.2
" '34	9,921	101	—	4,917	3,743	—	3,968	49.1	37.7
" '35	9,958	124	—	5,353	3,854	—	3,983	53.8	38.7
" '36	10,687	107	—	5,129	4,229	—	4,275	47.9	39.5
" '37	10,973	113	—	5,316	4,030	—	4,389	48.4	36.7
English (allied with General Accident Fire & Life)									
31 Dec. '37	139	—	—	—	10	—	48	—	7.1
English & American									
31 Dec. '35	25,108	—	—	16,797	3,555	—	12,148	66.8	14.1
" '36	28,405	—	—	22,744	3,929	—	13,819	80.1	13.8
" '37	23,622	—	—	27,782	3,299	—	11,421	117.6	13.9
Essex and Suffolk Equitable (allied with Atlas)									
31 Dec. '33	25,267	—	—	11,892	11,686	—	45,107	47.0	46.2
" '34	25,800	—	—	8,854	12,368	—	45,320	34.3	47.9
" '35	27,341	—	—	9,747	12,804	—	48,131	35.6	46.8
" '36	29,371	—	—	11,317	13,538	35,053	11,748	38.5	46.1
" '37	30,976	—	—	14,531	14,083	41	12,390	46.9	45.4
European General Reinsurance									
31 Dec. '33	680,062	54,953	8,655	290,739	295,415	91,001	528,469	42.8	43.4
" '34	806,800	56,060	1	355,920	347,979	55,104	579,871	44.1	43.1
" '35	850,172	58,844	1	366,425	415,604	55,000	599,227	43.1	48.9
" '36	998,565	63,330	4,171	416,703	463,276	69,798	662,588	41.7	46.4
" '37	986,355	69,578	6	413,328	540,488	49,139	662,185	41.9	54.8
Excess									
31 Dec. '33	102,489	—	—	109,071	In P. & L.	—	63,035	106.4	—
" '34	74,956	—	—	103,568	—	—	66,586	138.1	—
" '35	49,105	—	—	59,954	—	—	53,737	122.0	—
" '36	48,535	—	—	45,068	—	—	64,023	92.8	—
" '37	47,852	—	—	45,923	—	—	66,132	95.9	—
Farmers' Finance & Insurance									
31 Dec. '34	5,052	—	—	4,072	1,062	—	2,021	80.6	21.0
" '35	6,611	—	—	3,976	1,517	—	2,644	60.1	23.0
" '36	8,906	—	—	5,369	2,234	—	3,322	64.6	26.9
" '37	9,717	—	—	8,680	2,685	—	3,887	88.8	27.6
Federated Employers'									
31 Dec. '33	30,321	839	—	10,080	11,207	—	12,128	33.2	36.9
" '34	35,033	1,038	—	28,888	12,279	—	14,013	82.4	35.1
" '35	44,054	1,369	—	21,374	16,368	—	17,621	48.5	37.1
" '36	46,049	1,428	292	20,746	17,033	68	18,420	45.0	36.9
" '37	57,082	1,497	—	18,106	18,950	33	22,833	31.7	33.2
Fine Art & General (allied with North British & Mercantile)									
31 Dec. '33	72,056	—	—	28,645	30,816	—	68,822	39.7	42.7
" '34	70,130	—	—	29,502	30,173	—	68,052	42.0	43.0
" '35	67,590	—	—	26,652	29,315	—	67,036	39.4	43.4
" '36	70,685	—	—	25,223	29,072	—	68,274	35.7	41.1
" '37	74,545	—	—	30,820	26,557	—	69,818	41.3	35.6
General Accident Fire & Life									
31 Dec. '33	1,322,306	—	—	875,302	452,488	—	596,715	66.2	34.2
" '34	1,572,564	—	—	899,047	531,639	—	700,035	57.1	33.3
" '35	1,631,078	—	—	976,019	552,257	—	778,605	59.8	33.8
" '36	1,737,050	—	—	1,054,874	591,086	—	852,005	60.7	34.0
" '37	1,959,164	—	—	1,032,139	662,592	—	950,827	52.6	33.8
Gracechurch									
31 Dec. '37	326	—	—	25	73	—	3,228	7.6	22.4
Gresham Fire & Accident (allied with Legal & General)									
31 Dec. '33	38,671	—	—	16,797	18,770	—	17,402	43.4	48.5
" '34	40,090	—	—	16,828	19,895	—	18,040	41.9	49.6
" '35	43,192	—	—	19,183	20,992	—	19,277	44.4	48.5
" '36	47,230	—	—	19,296	22,045	2,000	18,892	40.9	46.6
" '37	51,271	—	—	21,887	23,673	—	20,508	42.7	46.1
Guarantee Society (allied with Yorkshire)									
31 Dec. '33	47,193	827	—	17,053	23,968	—	23,877	36.1	50.7
" '34	42,707	763	—	14,069	22,190	—	22,083	32.9	51.9
" '35	42,875	712	—	12,412	20,992	—	22,150	28.9	48.9
" '36	45,139	712	—	13,286	21,146	—	24,806	29.4	46.8
" '37	46,310	800	—	20,196	21,627	—	24,964	43.6	46.6
Guardian									
31 Dec. '33	725,044	48,394	—	384,587	341,687	964	721,134	53.0	47.1
" '34	698,517	13,385	3,259	308,908	323,814	5,709	717,048	44.2	46.3
" '35	638,007	44,820	62	241,631	317,796	1,086	707,184	37.8	49.8
" '36	643,861	38,144	—	269,826	319,779	8,649	717,288	41.9	49.6
" '37	534,311	25,104	6,877	185,973	256,685	27,242	715,968	34.8	48.0

Year ending	Premiums	Rents, Interest and Profit on Investments less Income Tax and depreciation of Investments	Other Receipts	Claims paid and outstanding	Commission and Expenses of Management	and Other Payments	Fund at end of year	Percentage to Premiums	
								Of claims	Of Expenses
Col. 1.	2	3	4	5	6	7	8	9	10
	£	£	£	£	£	£	£	%	%
Guardian Eastern (allied with Guardian)									
31 Dec. '33	12,908	776	—	13,002	4,593	2	20,109	100.7	35.5
" '34	8,860	846	—	5,541	3,378	291	20,704	62.5	38.1
" '35	13,226	941	92	6,163	4,802	—	25,250	46.6	36.3
" '36	13,807	1,079	4	7,961	5,147	9	26,986	57.7	37.3
" '37	12,946	1,048	1,048	5,490	5,135	8	30,935	42.4	39.6
Guildhall (allied with London Assurance)									
31 Dec. '33	59,270	—	—	29,728	24,324	—	23,228	50.1	41.0
" '34	65,405	—	—	30,357	25,191	—	25,708	46.4	38.5
" '35	78,710	—	—	38,400	28,232	—	31,111	48.8	35.9
" '36	86,291	—	—	49,557	29,230	—	34,122	57.4	33.9
" '37	87,013	—	—	44,201	27,935	—	34,572	50.8	32.1
Hibernian									
31 Dec. '33	30,085	1,067	—	15,199	12,213	104	13,968	50.5	40.5
" '34	30,942	1,074	—	24,070	12,527	63	14,504	77.8	40.5
" '35	39,811	1,102	—	16,009	15,178	3	18,495	40.2	38.1
" '36	38,762	1,111	—	18,521	14,676	2	18,023	47.8	38.0
" '37	44,815	1,100	—	24,616	14,859	—	20,817	54.9	33.1
Imperial Chemicals									
31 Dec. '33	872	45	—	6	75	—	436	0.7	8.6
" '34	723	44	—	16	62	—	362	2.2	8.5
" '35	2,512	112	—	270	205	—	2,200	10.7	8.1
" '36	679	111	—	1,081	63	—	2,227	159.2	9.3
" '37	749	109	—	574	56	—	2,262	76.6	7.1
Insurance Corporation of Ireland									
31 Dec. '35	3,278	—	—	428	2,101	—	1,639	13.0	64.1
" '36	13,298	240	—	8,112	4,816	—	5,319	61.0	36.2
" '37	20,938	240	—	15,145	5,602	—	8,375	72.3	26.7
Irish National									
31 Dec. '33	19,344	205	4,224	10,121	9,168	—	7,738	52.3	47.4
" '34	7,516	71	—	2,444	2,890	—	3,008	31.2	38.4
" '35	8,139	83	—	3,015	3,500	—	3,109	37.0	43.0
" '36	9,609	99	7	3,202	3,507	—	3,844	33.3	36.5
" '37	9,025	102	—	3,001	5,466	—	3,610	33.2	60.5
Launderers' Mutual									
31 Dec. '33	28,023	—	203	11,027	11,096	357	13,156	39.3	39.6
" '34	30,104	—	2,961	19,193	11,928	356	14,628	63.7	39.6
" '35	32,974	—	324	16,564	13,024	382	16,202	50.2	39.5
" '36	34,730	—	317	18,831	13,677	384	14,736	54.2	39.4
" '37	36,723	—	226	20,357	14,348	1,367	15,501	55.4	39.0
Law Fire (allied with Alliance)									
31 Dec. '33	22,561	606	—	6,781	6,896	—	16,025	30.0	30.5
" '34	23,222	659	—	7,872	7,199	—	16,289	33.9	30.9
" '35	25,674	731	—	8,072	8,297	—	17,270	31.4	32.3
" '36	26,917	683	—	5,753	8,729	—	17,767	21.3	32.4
" '37	28,592	712	—	6,669	10,698	—	18,438	23.3	37.4
Law Union & Rock (allied with London and Lancashire)									
31 Dec. '33	59,849	—	—	29,283	24,349	—	123,939	49.0	40.7
" '34	64,766	—	—	28,056	25,755	—	125,907	43.3	39.8
" '35	75,499	—	—	36,151	28,160	—	130,199	47.8	47.3
" '36	83,222	—	—	38,923	31,076	—	133,289	46.7	37.3
" '37	84,149	—	—	40,890	31,750	—	133,660	48.6	37.7
Legal (allied with Royal)									
31 Dec. '33	32,903	—	—	13,561	15,521	—	29,676	41.2	47.1
" '34	34,451	—	—	14,527	16,036	—	31,319	42.1	46.5
" '35	32,138	—	—	16,783	15,242	—	30,393	52.2	47.4
" '36	32,168	—	—	15,783	14,305	—	32,867	49.0	44.5
" '37	35,710	—	—	13,679	16,432	—	34,284	38.3	46.0
Legal & General									
31 Dec. '33	95,097	4,600	—	43,833	40,531	—	131,873	46.1	42.6
" '34	97,658	5,154	—	65,688	42,413	—	137,701	67.2	43.4
" '35	106,572	5,297	—	57,216	46,292	—	143,182	53.6	43.4
" '36	86,516	5,286	—	45,214	39,426	—	134,022	52.2	45.5
" '37	88,022	4,856	—	37,358	40,572	—	143,282	42.4	46.0
Licenses & General									
31 Dec. '33	127,568	3,958	—	50,407	69,391	58	48,908	39.5	54.3
" '34	133,773	4,523	—	43,932	71,073	37	53,509	32.8	53.1
" '35	139,636	4,234	—	47,797	81,832	65	55,854	34.2	58.6
" '36	148,733	4,299	—	50,224	74,596	130	59,493	39.8	50.1
" '37	158,334	4,512	—	60,134	83,457	5	63,334	37.9	52.7
Liverpool & London & Globe (allied with Royal)									
31 Dec. '33	2,303,833	—	—	1,560,070	877,928	—	1,421,533	67.7	38.1
" '34	2,188,371	—	50,000	1,383,110	840,108	—	1,525,348	63.8	38.4
" '35	2,081,598	—	—	1,254,934	824,686	—	1,832,639	60.3	39.6
" '36	2,217,813	—	—	1,137,184	870,308	—	2,137,125	51.3	39.2
" '37	2,327,388	—	—	995,301	995,973	—	2,180,956	42.8	42.8
Liverpool Marine & General (allied with Century)									
31 Dec. '33	11,315	—	—	7,021	4,894	—	4,378	62.0	43.2
" '34	11,217	—	—	6,120	4,819	—	4,487	54.5	42.9
" '35	11,217	—	—	6,122	4,927	—	4,487	54.5	43.9
" '36	13,104	—	—	6,141	5,380	—	5,741	46.8	41.0
" '37	14,041	—	—	7,004	5,810	—	6,616	49.8	41.3

*Excluding figures for motor vehicle business.

See tables on pages 477-484

Year ending	Premiums	Rents, Interest and Profit on Investments less Income Tax and depreciation of Investments	Other Receipts	Claims paid and outstanding	Commission and Expenses of Management	and Other Payments	Fund at end of year	Percentage to Premiums	
								Of claims	Of Expenses
Col. 1.	2	3	4	5	6	7	8	9	10
	£	£	£	£	£	£	£	%	%
Liverpool Insurance Society (formerly Liverpool Mutual)									
31 Dec. '37	9,224	—	—	239	8,036	—	4,612	2.6	87.1
Local Government Guarantee (allied with United British)									
31 Dec. '33	15,294	1,510	—	13,084	5,742	—	11,118	85.5	37.5
" '34	17,469	728	—	7,314	8,260	—	11,988	41.9	47.3
" '35	19,095	512	—	8,578	8,911	—	12,638	44.9	46.6
" '36	19,367	517	—	6,556	10,194	—	12,747	33.3	52.6
" '37	18,333	517	—	3,057	9,409	—	12,333	16.6	51.3
London Assurance									
31 Dec. '33	172,612	15,853	—	111,842	85,033	30	192,793	64.7	49.2
" '34	146,124	15,021	—	95,173	77,499	7	182,197	65.1	53.0
" '35	139,577	14,631	—	60,384	70,388	160	159,747	43.3	50.4
" '36	672,355	11,850	—	361,390	221,430	—	421,092	53.7	32.9
" '37	701,448	—	—	366,767	239,719	152,150	280,579	52.3	34.2
London & County (allied with Sun)									
31 Dec. '33	47,158	614	—	21,647	12,854	—	18,863	45.9	27.3
" '34	45,494	602	—	21,477	12,530	—	18,198	47.2	27.5
" '35	45,899	594	—	21,285	12,244	—	18,359	46.4	26.7
" '36	44,662	589	—	18,651	13,887	—	17,865	41.7	31.1
" '37	43,056	570	—	16,243	13,333	—	17,222	37.7	30.9
London & Edinburgh									
31 Dec. '33	2,644	—	—	1,122	1,270	80	274	42.4	48.0
" '34	2,787	—	—	1,065	1,216	85	287	38.2	43.6
" '35	2,055	—	—	965	1,021	59	252	46.9	46.9
" '36	1,545	—	—	627	793	30	252	40.5	51.3
" '37	1,147	—	—	483	756	—	459	42.0	65.9
London Guarantee & Accident (allied with Phoenix)									
31 Dec. '33	935,898	—	—	532,299	376,167	21,569	374,600	56.8	40.1
" '34	946,144	—	—	513,360	382,488	26,275	378,500	54.2	40.4
" '35	992,652	—	—	472,508	396,200	25,748	397,100	47.6	40.0
" '36	1,107,709	—	—	516,985	418,315	33,366	443,100	46.6	37.7
" '37	1,255,328	—	—	577,019	467,326	44,025	502,200	46.0	37.2
London & Lancashire									
31 Dec. '33	627,563	—	—	385,909	265,879	7,556	1,051,030	61.4	42.3
" '34	690,733	—	—	308,713	280,925	11,434	1,276,293	44.7	40.7
" '35	783,001	—	—	405,698	303,540	11,439	1,313,201	51.8	38.7
" '36	853,633	—	—	409,737	321,276	15,115	1,341,453	48.0	37.6
" '37	940,077	—	—	429,736	345,933	17,675	1,376,030	45.7	36.8
London & Provincial M. & G. (allied with Yorkshire)									
31 Dec. '33	3,925	86	—	1,411	2,031	10	4,551	36.0	51.7
" '34	7,313	179	—	3,321	3,744	—	4,978	45.4	51.2
" '35	8,320	230	—	2,143	4,441	6	6,937	25.7	53.4
" '36	13,546	367	—	4,671	6,673	2	9,504	34.5	49.3
" '37	14,281	400	—	7,287	6,526	—	10,372	51.0	45.7
London & Scottish (allied with Northern)									
31 Dec. '33	59,503	967	—	18,545	31,400	—	29,752	31.1	52.7
" '34	61,226	849	—	22,177	33,070	—	30,613	36.2	54.0
" '35	69,117	895	—	19,421	34,838	—	34,559	28.1	50.4
" '36	71,777	998	—	23,193	33,674	—	35,889	32.3	46.9
" '37	67,353	1,053	—	27,227	33,416	—	33,677	40.4	49.6
Merchants' & Manufacturers' (allied with British Oak) (*See Contingency a/c below)									
31 Dec. '33	10,240	—	—	4,704	3,230	—	4,096	45.9	31.5
" '34	9,315	—	—	5,463	3,218	—	3,726	58.6	34.5
" '35	12,855	—	—	4,658	3,330	—	5,142	36.2	25.9
" '36	21,207	—	—	11,196	5,108	—	8,483	52.8	24.1
" '37	*12,794	—	—	7,128	3,779	1,944	5,108	55.7	29.5
CONTINGENCY ACCOUNT									
" '37	2,080	—	51,934	28,576	597	—	26,841	—	—
Methodist									
30 June '34	4,239	—	160	1,155	1,160	—	12,420	27.2	27.3
" '35	4,519	—	—	732	1,193	—	13,260	16.2	26.4
" '36	4,965	—	—	1,817	1,270	—	13,483	36.6	25.6
" '37	5,140	—	—	1,664	1,191	—	13,570	32.4	23.2
Motor Union (allied to Royal Exchange)									
31 Dec. '33	100,683	1,697	—	46,521	50,016	—	41,120	46.2	49.7
" '34	105,764	1,820	—	48,614	48,504	—	42,305	46.0	45.9
" '35	116,430	1,855	—	48,812	50,403	42	46,572	41.9	43.3
" '36	116,966	2,038	—	40,195	52,841	11	46,786	34.3	45.2
" '37	99,247	1,950	—	33,686	47,321	—	39,699	33.9	47.7
Municipal Mutual									
31 Dec. '33	90,461	4,363	—	24,971	33,766	—	153,625	27.6	37.3
" '34	96,827	5,186	—	27,522	36,741	—	189,150	28.4	37.9
" '35	107,336	6,008	—	34,549	39,795	—	220,830	32.1	37.0
" '36	118,444	6,406	—	42,298	45,370	—	251,155	35.7	38.3
" '37	133,967	7,074	—	50,949	48,316	—	284,397	38.0	36.1
Mutual Property Life & General									
31 Dec. '33	110,949	308	—	51,080	56,504	66	4,500	46.4	50.9
" '34	138,896	209	—	61,410	69,206	4,570	4,755	44.2	49.8
" '35	143,801	204	—	63,278	66,119	7,900	5,519	45.6	47.3
" '36	146,420	235	—	63,887	67,172	7,990	5,341	43.6	45.8
" '37	152,832	238	—	63,794	72,640	8,702	5,335	41.7	47.5
National Accident Compensation (allied with British General)									
31 Dec. '33	4,550	—	—	3,669	1,772	—	2,630	80.6	39.0
" '34	4,387	—	—	2,989	1,712	—	2,581	68.1	39.0
" '35	4,089	—	—	3,163	1,494	—	2,277	78.0	36.5
" '36	*4,473	—	—	2,547	1,630	—	2,849	56.9	36.4
" '37	*1,424	154	—	5,850	444	28	2,607	410.8	31.1

*Now Reinsurance only.

Year ending	Premiums	Rents, Interest and Profit on Investments less Income Tax and depreciation of Investments	Other Receipts	Claims paid and outstanding	Commission and Expenses of Management	and Other Payments	Fund at end of year	Percentage to Premiums	
Col. 1.	2	3	4	5	6	7	8	Of claims	Of Expenses
	£	£	£	£	£	£	£	%	%
National Boiler & General (allied with Alliance)									
31 Dec. '32	361,933	20,647	—	331,871	—	2,800	499,753	91.7	—
" '33	*345,496	—	—	38,665	270,596	—	220,073	11.1	78.3
" '34	*356,227	—	—	42,139	274,539	—	224,510	11.8	77.0
" '35	*364,826	—	—	39,858	288,405	—	228,375	10.9	79.0
" '36	*396,290	—	—	47,525	293,985	—	238,258	12.0	74.2
National & Colonial.									
31 Dec. '37	909	—	—	82	556	—	364	9.0	61.1
National Employers' Mutual									
31 Dec. '33	93,223	1,347	—	47,666	32,406	—	38,489	49.5	33.6
" '34	151,317	2,069	—	86,582	38,054	—	60,527	57.2	25.1
" '35	178,876	3,431	—	114,510	44,970	—	71,550	64.0	25.1
" '36	216,045	4,141	—	127,792	54,443	—	94,418	59.1	25.2
" '37	237,275	5,153	—	176,158	57,584	10,590	94,910	74.2	24.2
National Farmers Union Mutual									
31 Dec. '33	36,079	417	—	23,322	10,376	—	11,806	64.6	28.8
" '34	81,495	581	—	69,999	14,031	—	14,178	85.8	17.2
" '35	53,171	655	—	30,732	16,299	—	16,966	57.8	30.6
" '36	52,106	675	—	30,320	16,725	—	20,725	58.2	32.1
" '37	63,193	935	—	36,418	20,601	—	25,277	57.6	32.6
National Federation of Meat Traders' Mutual									
31 Dec. '33	40,348	1,878	—	19,884	13,906	131	43,139	49.3	34.5
" '34	42,967	1,927	—	22,257	14,977	1,861	49,187	51.8	34.8
" '35	47,287	2,610	—	21,224	17,192	1,604	54,415	44.9	36.4
" '36	51,563	3,689	—	25,629	18,700	8,443	53,425	49.7	36.3
" '37	56,104	4,167	—	29,460	17,859	1,414	56,442	52.5	31.8
National of Great Britain (allied with Commercial Union)									
31 Dec. '33	13,570	—	—	5,816	6,531	2	11,550	42.8	48.1
" '34	14,398	—	—	7,827	7,287	—	12,056	54.3	50.6
" '35	14,574	—	—	5,226	7,360	2	13,515	35.8	50.5
" '36	15,012	—	—	5,793	7,569	6	16,059	38.6	50.4
" '37	14,677	—	—	5,826	7,408	—	16,754	39.7	50.5
National Guarantee & Suretyship (allied with Northern)									
31 Dec. '33	62,357	9,300	—	48,267	—	—	31,178	77.4	—
" '34	65,348	9,752	—	49,097	—	—	32,674	75.1	—
" '35	50,966	9,998	—	40,475	—	—	25,483	79.4	—
" '36	57,453	—	—	48,626	—	—	28,727	84.6	—
" '37	59,348	—	—	47,471	—	—	29,674	82.2	—
National & Local Government Officers' Mutual									
31 Dec. '36	11,489	—	—	2,134	4,487	—	7,868	18.5	39.0
" '37	12,417	—	—	1,429	3,896	—	10,321	11.5	31.3
National Motor & Accident									
30 June '33	1,091	—	451	447	702	26	500	40.9	64.3
" '34	1,017	—	466	183	689	39	500	17.9	46.3
" '35	915	—	119	336	304	38	500	86.7	33.2
" '36	881	—	127	185	292	—	500	21.0	33.1
" '37	807	—	119	213	266	—	500	26.4	32.9
National Provincial (allied with Royal Exchange)									
31 Dec. '33	94,078	3,290	—	35,412	35,435	1,953	87,631	37.6	37.6
" '34	96,369	3,413	—	43,171	31,650	188	88,548	44.8	32.8
" '35	98,494	3,424	—	47,561	32,714	10	88,198	49.8	34.3
" '36	93,668	3,349	—	45,106	32,337	—	87,467	48.1	34.5
" '37	92,571	3,272	—	38,812	36,053	12	87,028	41.9	38.9
New Ireland									
31 Dec. '36	12,957	193	—	2,473	10,609	—	6,193	19.1	81.8
" '37	13,256	248	—	1,875	9,939	—	7,883	14.1	74.9
Northern									
31 Dec. '33	328,409	9,042	—	105,490	148,127	—	164,205	32.1	42.1
" '34	346,481	8,750	—	121,733	158,788	—	173,241	35.1	45.8
" '35	370,935	9,202	—	126,743	168,571	—	185,468	34.2	45.4
" '36	401,109	—	—	146,342	176,080	—	200,555	36.5	43.9
" '37	416,889	—	—	151,218	182,473	—	208,444	36.2	43.7
Norwich Union Fire (allied with Norwich Union Life)									
31 Dec. '33	550,311	—	—	285,037	215,995	7,718	220,124	51.8	39.2
" '34	541,432	—	—	328,503	218,045	7,653	216,572	60.6	40.2
" '35	422,531	—	—	284,312	177,690	5,465	169,013	67.2	42.0
" '36	384,647	—	—	215,795	149,919	4,383	153,859	56.1	39.0
" '37	402,366	—	—	181,246	151,520	2,885	160,947	45.0	37.6
Nurserymen, Market Gardeners & General Hailstorm									
23 Feb. '34	3,652	1,680	613	32	1,356	111	55,087	0.9	37.1
" '35	3,723	1,879	—	113	1,391	547	61,076	3.0	37.3
" '36	3,755	1,848	—	147	1,400	511	63,783	3.9	37.3
" '37	3,575	1,852	—	285	1,417	494	60,568	7.9	39.6
" '38	3,707	1,861	1	455	1,375	608	63,442	12.3	37.0
Ocean (allied with Commercial Union)									
31 Dec. '33	1,915,505	—	—	1,096,734	774,203	20,607	2,344,456	57.3	40.4
" '34	2,263,678	—	—	1,231,454	869,785	612	2,456,911	54.4	38.4
" '35	2,282,657	—	—	1,236,755	879,175	2,678	2,491,690	54.2	38.5
" '36	2,289,976	—	—	1,206,547	883,022	827	2,582,637	52.7	38.8
" '37	2,467,438	—	—	1,264,172	930,427	1,568	2,693,554	51.2	37.7
Palatine (allied with Commercial Union)									
31 Dec. '33	19,576	—	—	6,692	7,891	1	46,125	34.1	40.3
" '34	23,780	—	—	11,164	8,950	1	48,791	46.9	37.6
" '35	27,024	—	—	17,070	9,445	—	50,458	63.1	34.9
" '36	25,612	—	2,901	11,468	8,268	13	48,222	44.7	36.2
" '37	28,625	—	1,333	13,681	9,366	1,171	49,481	47.7	34.4

*Excluding figures for motor vehicle business.

See tables on pages 47-484

Year ending	Premiums	Rents, Interest and Profit on Investments less Income Tax and depreciation of Investments	Other Receipts	Claims paid and outstanding	Commission and Expenses of Management	and Other Payments	Fund at end of year	Percentage to Premium-	
								Of claims	Of Expenses
								9	10
Col. 1.	2	3	4	5	6	7	8	%	%
£	£	£	£	£	£	£	£	%	%
Patriotic (allied with Sun)									
31 Dec. '33	18,619	829	—	13,812	8,545	263	7,447	74.2	45.9
" '34	19,567	783	—	12,048	7,890	377	7,827	61.6	40.3
" '35	20,486	794	—	7,674	8,262	149	8,195	37.5	40.3
" '36	25,751	823	—	13,215	9,955	441	10,302	51.3	40.3
" '37	27,126	857	—	16,683	11,010	540	10,851	61.5	40.5
Pearl									
31 Dec. '33	112,829	2,443	—	49,038	46,048	—	58,834	43.4	40.8
" '34	141,967	3,962	—	69,256	57,764	—	77,743	48.8	40.7
" '35	154,650	5,108	—	78,193	65,213	—	94,095	50.6	42.2
" '36	169,668	6,217	—	77,421	67,804	—	124,756	45.6	39.9
" '37	213,111	7,701	—	96,101	86,929	—	162,538	45.0	40.7
Phoenix									
31 Dec. '33	1,491,902	—	—	819,627	615,419	31,024	597,200	54.9	41.2
" '34	1,520,374	—	—	806,748	624,343	35,618	608,150	53.0	41.0
" '35	1,631,578	—	—	786,376	644,975	38,525	652,800	48.2	39.5
" '36	1,812,439	—	—	851,210	689,240	55,889	725,050	46.9	38.0
" '37	2,044,155	—	—	960,024	767,044	63,361	817,900	47.0	37.5
Planet (allied with Sun)									
31 Dec. '33	7,500	—	—	2,666	2,629	—	3,000	35.6	35.1
" '34	9,689	—	—	3,508	3,590	—	3,876	36.2	37.1
" '35	9,642	—	—	3,452	3,698	—	3,857	35.8	38.3
" '36	11,756	—	—	4,138	4,739	64	4,702	35.2	40.8
" '37	12,757	—	—	5,369	4,822	8	5,103	42.0	33.8
Provident Accident & White Cross (allied with Northern)									
31 Dec. '33	36,443	1,198	—	7,820	15,456	—	18,222	21.4	42.4
" '34	37,057	854	—	14,595	15,407	—	18,529	39.4	41.6
" '35	38,092	958	—	13,030	15,957	—	19,046	53.7	39.7
" '36	38,356	—	—	13,700	16,057	—	19,178	35.7	41.8
" '37	39,371	—	—	12,714	16,357	—	19,685	52.3	41.5
Provincial									
31 Dec. '33	92,022	1,083	—	42,277	39,103	—	36,809	45.9	42.5
" '34	98,630	1,141	—	42,267	41,372	—	39,451	42.8	41.9
" '35	110,074	1,223	—	46,957	44,327	—	44,029	42.6	40.1
" '36	116,633	1,343	—	49,983	47,804	—	46,652	42.9	40.9
" '37	125,553	1,400	—	56,441	51,442	—	50,222	44.9	40.9
Prudential									
31 Dec. '33	346,152	14,874	7,796	209,600	136,509	—	276,961	60.6	39.4
" '34	370,159	15,713	29,138	281,216	138,634	—	296,267	76.0	37.5
" '35	383,203	16,374	13,090	229,027	150,897	—	306,562	59.8	39.4
" '36	370,551	10,604	17,432	213,758	158,746	179,324	148,220	57.7	42.8
" '37	366,825	10,233	19,324	193,400	167,124	—	146,730	52.7	45.5
Railway Passengers (allied with North British and Mercantile)									
31 Dec. '33	365,470	—	—	155,794	159,421	—	146,188	42.6	43.6
" '34	378,095	—	—	153,869	160,474	—	151,238	40.7	42.4
" '35	411,533	—	—	157,072	164,833	—	164,613	38.1	40.0
" '36	415,760	—	—	174,362	170,137	—	166,304	41.9	40.9
" '37	450,696	—	—	195,739	180,326	—	180,278	43.4	40.0
Road Transport & General (allied with General Accident Fire & Life)									
31 Dec. '33	10,835	—	—	3,443	4,942	—	4,334	31.7	45.6
" '34	13,956	—	—	5,232	6,413	—	5,583	37.4	45.9
" '35	15,964	—	—	5,745	7,133	—	6,385	35.9	44.6
" '36	19,589	—	—	6,887	9,276	—	7,836	35.1	47.3
" '37	21,400	—	—	5,955	8,781	—	8,560	27.8	41.0
Royal									
31 Dec. '33	2,373,028	—	—	1,362,968	1,038,839	—	3,649,211	57.4	43.8
" '34	2,485,979	—	302,214	1,248,702	1,101,702	—	3,966,605	50.2	44.3
" '35	2,472,310	—	—	1,182,989	1,102,611	—	4,238,934	47.8	44.6
" '36	2,629,473	—	—	1,149,484	1,145,805	—	4,551,789	43.7	43.6
" '37	2,857,933	—	—	1,124,837	1,227,702	—	4,643,173	39.4	42.9
Royal Exchange									
31 Dec. '33	432,714	13,230	—	237,118	183,262	—	373,087	54.8	42.4
" '34	459,520	15,363	—	279,056	181,102	513	383,809	60.7	39.4
" '35	431,089	16,245	—	209,784	178,164	47	372,436	48.6	41.3
" '36	400,993	15,563	—	211,663	166,546	8	360,397	52.8	41.5
" '37	426,528	17,567	—	223,449	167,491	17	370,611	52.4	39.2
Royal London Mutual									
31 Dec. '33	20,894	849	—	9,299	9,259	—	23,358	44.5	44.3
" '34	22,411	849	—	7,500	10,108	—	43,964	33.5	45.1
" '35	23,076	1,726	—	7,683	10,848	—	44,230	33.2	47.0
" '36	24,373	1,525	—	7,921	11,486	—	44,749	32.5	47.1
" '37	25,758	1,423	—	8,993	13,017	—	45,304	34.9	47.8
Salvation Army Fire									
30 June, '33	2,350	—	301	53	1,209	301	2,175	2.2	51.4
" '34	2,371	—	315	129	1,217	315	2,686	5.4	51.3
" '35	2,203	—	368	87	1,130	368	3,102	3.9	51.2
" '36	2,618	—	433	89	1,345	433	3,809	3.4	51.4
" '37	2,655	—	383	122	1,356	383	4,327	4.6	51.0
Scottish (allied with Scottish Amicable and Scottish Equitable)									
31 Dec. '33	18,775	389	—	5,564	8,521	—	7,510	29.6	45.3
" '34	20,161	416	—	6,724	9,105	—	8,065	33.3	45.1
" '35	22,033	504	—	8,175	10,331	—	9,213	35.5	44.9
" '36	24,100	577	—	8,652	10,645	—	9,640	35.9	44.2
" '37	25,972	616	—	9,926	11,354	—	10,389	38.2	43.7

Year ending	Premiums	Rents, Interest and Profit on Investments less Income Tax and depreciation of Investments	Other Receipts	Claims paid and outstanding	Commission and Expenses of Management	and Other Payments	Fund at end of year	Percentage to Premiums	
								Of Claims	Of Expenses
Col. 1.	2	3	4	5	6	7	8	9	10
	£	£	£	£	£	£	£	%	%
Scottish Automobile & General (allied with General Accident)									
31 Dec. '33	12,554	—	—	14,871	10,092	—	5,022	—	—
" '34	6,471	—	—	7,306	3,018	—	2,588	112.9	46.6
" '35	5,028	—	—	5,225	2,045	—	2,011	103.9	40.6
" '36	5,612	—	—	1,941	2,180	—	2,245	34.5	38.8
" '37	7,279	—	—	4,016	2,835	—	2,912	55.1	38.9
Scottish Licenses Mutual									
15 May '33	14,950	5,650	—	1,863	5,321	—	397,708	12.5	35.6
" '34	9,611	4,949	—	2,381	5,293	2,005	409,236	24.8	55.1
" '35	3,553	6,572	—	2,670	5,495	1,747	415,392	75.1	154.7
" '36	3,765	4,750	—	7,756	5,324	422	415,824	206.0	141.4
" '37	5,936	4,864	—	489	5,193	391	313,798	8.2	87.5
Scottish Metropolitan (allied with London and Scottish)									
31 Dec. '37	692	10	—	107	222	—	346	15.4	32.0
Scottish-National Key Registry									
31 Dec. '33	13,513	—	—	779	11,875	427	1,351	5.7	87.8
" '34	13,490	—	—	831	12,233	—	1,351	6.1	90.6
" '35	13,006	—	—	797	11,270	—	1,388	6.1	86.6
" '36	12,970	—	—	791	11,121	136	1,297	6.1	85.7
" '37	12,955	—	—	1,209	11,470	—	1,333	9.3	88.5
Scottish Union & National									
31 Dec. '33	65,720	2,308	—	23,288	28,628	—	52,860	35.4	43.5
" '34	71,015	2,342	—	26,226	29,615	—	55,507	36.9	41.7
" '35	82,540	2,570	—	22,582	34,685	—	91,270	27.3	42.0
" '36	84,340	2,292	—	116,937	34,395	—	92,170	138.7	40.8
" '37	87,665	3,301	—	65,658	36,899	—	143,832	74.9	42.1
Sea									
31 Dec. '33	39,328	657	—	16,955	22,147	—	15,731	43.1	56.3
" '34	49,755	796	—	23,551	24,812	—	19,902	47.3	49.9
" '35	54,468	966	—	26,771	27,054	—	21,787	49.1	49.6
" '36	54,233	835	—	21,447	32,917	—	21,693	39.5	60.7
" '37	60,921	712	—	33,838	28,419	—	24,338	55.5	48.6
Southern (allied with Century)									
31 Dec. '33	3,741	—	—	1,931	1,516	—	1,442	51.6	40.5
" '34	3,873	—	—	1,989	1,588	—	1,549	51.3	41.0
" '35	4,050	—	—	1,900	1,698	—	1,620	46.9	41.9
" '36	5,402	—	—	1,795	2,076	—	2,611	33.2	38.4
" '37	5,763	—	—	1,736	2,200	—	3,205	30.1	38.1
State (allied with Royal Exchange)									
31 Dec. '33	55,805	876	—	27,919	24,952	—	24,765	50.0	44.7
" '34	59,613	967	—	20,211	27,511	—	26,288	33.9	46.1
" '35	62,143	921	—	23,000	27,649	—	27,300	37.0	44.5
" '36	65,492	954	—	30,084	29,790	—	28,639	45.9	45.4
" '37	70,012	1,023	—	28,007	31,784	—	30,147	40.0	45.4
Sun									
31 Dec. '33	590,513	20,480	—	266,104	216,926	12,059	636,205	45.1	36.7
" '34	665,399	21,230	—	366,640	235,976	13,722	653,140	55.1	35.5
" '35	691,412	23,927	—	383,853	241,856	5,752	802,700	55.5	34.9
" '36	656,479	26,238	—	308,070	232,387	14,361	797,592	46.9	37.5
" '37	698,716	26,476	—	327,098	244,335	11,747	814,486	46.8	34.9
Threadneedle (1923) Limited									
31 Dec. '33	22,235	—	—	21,582	14,142	—	12,912	97.0	63.1
" '34	22,917	—	—	14,630	9,236	—	17,964	63.9	40.3
" '35	15,054	—	—	10,068	9,922	4,750	8,276	66.8	65.8
" '36	17,670	—	—	11,704	6,164	—	8,858	66.2	34.9
" '37	16,421	—	—	10,338	5,557	—	8,910	63.0	33.8
Tobacco									
31 Dec. '34	3,282	—	—	707	668	11	14,065	21.5	20.3
" '35	3,797	—	—	989	746	11	15,000	26.0	19.6
" '36	4,058	—	—	1,426	880	18	15,000	35.1	21.7
" '37	4,554	—	—	581	1,495	7	17,472	12.7	32.8
Trade Indemnity (Company works on a three years' basis of accounts)									
31 Dec. '33	71,153	—	—	27,652	20,443	—	65,558	38.8	28.7
" '34	72,585	—	—	24,676	21,750	—	73,247	34.0	29.9
" '35	77,931	—	—	13,716	23,427	—	69,255	17.6	30.9
" '36	84,282	—	—	26,230	24,072	—	76,544	—	—
" '37	84,934	—	—	9,200	27,557	—	92,156	—	—
Trafalgar									
31 Dec. '36	20	—	—	5	7	—	33	25.0	35.0
" '37	17	—	—	—	7	—	7	—	—
Union (allied with Commercial Union)									
31 Dec. '33	169,016	28,690	—	81,966	86,382	34	281,476	48.5	51.1
" '34	168,991	—	6,001	80,891	81,816	9,216	264,542	47.8	48.4
" '35	185,565	—	—	88,639	85,822	65	295,357	47.7	46.2
" '36	191,399	—	7,102	87,684	88,604	6,159	301,412	45.9	46.2
" '37	206,305	—	2,373	97,157	92,138	11,436	316,042	47.0	44.6
Union Marine & General (allied with Phoenix)									
31 Dec. '33	3,128	—	—	1,785	1,699	164	1,300	57.5	54.3
" '34	4,843	—	—	4,159	2,291	188	2,000	86.0	47.3
" '35	5,019	—	—	580	2,448	259	2,100	11.5	48.7
" '36	4,543	—	—	1,472	2,208	312	1,900	32.4	43.8
" '37	5,666	—	—	3,062	2,614	255	2,300	54.0	46.1
United British (allied with Motor Union)									
31 Dec. '33	56,329	—	—	22,668	25,925	—	22,532	40.2	46.0
" '34	54,479	—	—	25,878	26,289	—	21,791	47.5	48.3
" '35	62,850	—	—	26,567	30,930	—	25,140	42.2	49.2
" '36	70,252	814	—	27,230	35,930	—	28,101	38.8	15.1
" '37	63,760	498	—	27,166	29,560	75	25,564	42.6	48.4

† Account still open. ‡ To be adjusted when account closed in 1938.

Year ending	Premiums	Rents, Interest and Profit on Investments less Income Tax and depreciation of Investments	Other Receipts	Claims paid and outstanding	Commission and Expenses of Management	and Other Payments	Fund at end of year	Percentage to Premiums	
								Of claims	Of expenses
Col. 1.	2	3	4	5	6	7	8	9	10
	£	£	£	£	£	£	£	%	%
United Friendly									
31 Dec. '33	11,441	—	—	5,062	5,227	—	242	44.2	45.7
" '34	14,128	—	—	5,995	5,632	—	216	42.4	39.9
" '35	20,463	—	—	6,847	12,122	—	209	33.4	59.2
" '36	20,978	—	—	7,104	12,557	—	192	33.8	59.9
" '37	22,235	—	—	6,823	13,187	—	191	31.1	60.6
United Legal Indemnity (allied with Yorkshire)									
31 Dec. '33	13,278	—	19	7,503	5,636	14	4,385	56.5	42.5
" '34	13,382	16	—	8,429	5,290	2	4,375	63.0	39.5
" '35	12,214	—	8	7,699	4,604	46	4,039	63.0	37.7
" '36	12,191	—	13	6,135	4,480	—	5,036	50.3	36.7
" '37	12,668	—	6	5,579	4,651	8	5,294	44.0	36.7
Universal									
31 Dec. '33	881	—	—	431	434	—	352	49.3	49.3
" '34	1,118	—	—	807	589	—	447	72.2	52.7
" '35	1,291	—	—	578	705	—	516	41.7	54.6
" '36	1,521	—	—	773	855	—	608	50.8	56.2
" '37	1,586	—	—	923	821	—	634	58.2	51.7
Veterinary (allied to Car & General)									
31 Dec. '33	8,373	61	—	6,268	2,341	399	3,349	74.9	28.0
" '34	6,813	53	772	5,423	1,990	386	2,725	79.6	29.2
" '35	7,631	59	—	7,223	2,567	454	3,053	98.9	33.6
" '36	5,334	48	—	4,123	1,525	1,210	2,134	77.3	28.6
" '37	1,833	14	31	2,671	546	50	733	145.7	29.8
Vulcan Boiler & General (allied with London Assurance)									
31 Dec. '33	330,802	—	11,532	202,898	96,032	—	185,874	61.3	29.0
" '34	330,995	—	12,100	208,184	89,866	—	186,509	62.9	27.1
" '35	333,940	—	12,422	207,460	77,064	—	177,821	62.1	23.1
" '36	347,182	—	16,154	216,194	85,077	—	194,242	62.3	24.5
" '37	373,096	—	16,953	216,395	82,432	—	204,376	58.0	24.8
Warden (allied with Royal)									
31 Dec. '33	40,566	—	—	22,055	17,945	—	45,226	54.4	44.2
" '34	43,360	—	4,000	23,075	18,534	—	50,344	53.2	42.7
" '35	48,066	—	—	26,611	19,233	—	52,226	55.3	40.0
" '36	54,837	—	—	31,810	21,289	—	54,935	58.0	38.8
" '37	58,816	—	—	34,563	22,710	—	56,526	58.7	38.6
Welsh (allied with London and Scottish)									
31 Dec. '33	4,667	81	—	1,306	2,587	—	2,334	28.0	55.4
" '34	5,021	74	—	947	2,816	—	2,510	18.8	56.1
" '35	5,602	78	—	1,145	2,989	—	2,801	20.4	53.4
" '36	5,563	77	—	1,281	2,811	—	2,782	23.0	50.5
" '37	5,287	73	—	1,140	2,658	—	2,643	21.5	50.2
West of Scotland (allied with Commercial Union)									
31 Dec. '33	7,779	—	—	3,021	3,190	—	24,360	38.8	41.0
" '34	8,006	—	—	3,556	3,295	—	25,010	44.4	41.1
" '35	8,196	—	—	5,132	3,364	—	25,613	62.6	41.0
" '36	8,337	—	—	2,161	3,429	—	25,966	25.9	41.1
" '37	8,522	—	—	3,528	3,601	7	24,688	41.4	42.3
Western									
31 Dec. '33	207,973	—	—	105,902	96,427	—	62,285	50.9	46.3
" '34	185,867	—	—	130,501	51,203	4,041	178,804	70.2	27.6
" '35	217,577	—	—	163,664	97,353	4,903	62,317	75.2	44.8
" '36	232,635	—	—	135,968	90,457	5,884	73,504	58.5	38.9
" '37	266,051	—	—	150,623	104,179	6,773	86,344	56.6	39.1
Western Australian									
30 June '33	13,423	—	—	7,054	6,234	—	5,369	52.5	46.4
" '34	15,752	—	—	9,660	7,166	—	6,301	61.3	45.4
" '35	14,315	—	—	8,805	6,197	—	5,726	61.5	43.2
" '36	15,481	—	—	9,014	6,886	—	6,192	58.2	44.5
" '37	15,635	—	—	8,593	7,615	—	6,254	54.9	48.7
World Auxiliary									
31 Dec. '33	69,287	2,959	—	61,714	15,630	—	103,899	89.1	22.6
" '34	71,498	2,338	—	46,945	20,097	—	104,278	65.6	28.1
" '35	65,644	2,472	—	46,130	17,672	—	102,422	70.3	26.9
" '36	60,180	2,429	—	37,417	17,270	—	103,110	62.2	28.7
" '37	58,439	2,281	—	33,025	18,419	—	100,721	56.5	31.5
World Marine & General (allied with Northern)									
31 Dec. '33	18,169	519	—	28,075	6,348	—	9,084	154.5	34.9
" '34	17,090	495	—	9,472	6,874	—	8,545	55.4	40.2
" '35	17,436	479	—	9,956	6,542	—	8,718	57.1	37.5
" '36	22,269	—	—	11,615	8,823	—	11,135	52.1	39.6
" '37	26,206	—	—	12,775	9,392	—	13,103	48.7	35.8
Yorkshire									
31 Dec. '33	441,117	7,392	—	235,118	189,371	813	215,482	53.3	42.9
" '34	481,722	7,879	—	249,029	201,370	795	240,745	51.7	41.8
" '35	502,864	8,759	—	255,218	209,148	625	249,787	50.7	41.7
" '36	560,078	9,177	—	266,825	230,673	477	273,145	47.6	41.2
" '37	629,468	9,829	—	309,424	251,566	9,314	300,901	49.2	40.0

INSURANCE OFFICE CHANGES

TRANSFERS

British Oak to Union of Canton.
 Scottish Insurance, half interest from Scottish Amicable to Scottish Equitable.

Companies Ceased to Transact Business.

Home and Foreign... .. Voluntary Paragon
 Irish Employers' Mutual Voluntary British Manufacturers' Mutual ... Voluntary

NEW INSURANCE COMPANIES.

REGISTERED IN ENGLAND BETWEEN JULY 1st, 1937 AND JUNE 30th, 1938.

Title of Company.	Public Private or Guarantee.	Classes of Insurance.	Date of Registration	Nominal Capital.
1937				
British Bankers and Medical Insurance Co., Ltd. ...	Private	Burglary, plate glass, livestock, flood and any kinds for which no government deposit is required	July 7	£500 in 450 ordinary shares of £1 and 1,000 deferred shares of 1s.
Car Surety, Ltd.	Private	Motor	July 14	£10,000 in 10,000 shares of £1.
Blackfriars Ins., Ltd. ...	Private	Employers' liability and motor vehicle (other classes if and when necessary deposits are made)	July 21	£100,000 in 100,000 shares of £1.
Progress Insurance Co., Ltd.	Public	All kinds (but none to which Assurance Act, 1909, as extended, applies, except life, fire and accident, unless and until necessary deposits have been made) ...	Aug 14	£200,000 in 200,000 shares of £1.
Continental Assurance Co. of London, Ltd....	Private	All kinds except life, bond investment, industrial and aircraft	Aug. 18	£60,000 in 120,000 shares of 10s.
1938				
Mutual Benefit Insce. Co., Ltd. ...	Private	Issuing bonds of endowment certificates (subscriptions payable at intervals of not less than six months), plate glass, livestock, horse, driving, fidelity guarantee, etc. (except assurance or annuity business within meaning of Assurance Companies Act, 1909, as extended)	Apr 21	£1,000 in 1,000 shares of £1.
Scarborough and District Plate Glass Mutual Insce. Co., Ltd. ...	Guarantee	Glass	May 16 (Re-registration as "Limited" Co. of Co. registered in 1887 as "Unlimited")	No share capital.

(No new Insurance Companies were registered in Scotland or Ireland.)

INCOME TAX RELIEF IN RESPECT OF LIFE ASSURANCE PREMIUMS.

This relief was first granted in 1799 "to assist taxpayers with precarious incomes to provide for their families." Restricted in 1806 to persons earning less than £150 a year and dropped in 1842, it was revived in 1853 and has been in force ever since.

Briefly the terms under which the relief is granted at present are:—

The total amount of premiums on which relief can be obtained is limited to one-sixth of the total income, and in the case of an individual policy the premium will only rank for relief up to 7 per cent. of the sum assured payable on death, exclusive of bonus additions.

The premiums concerned must be in relation to assurances on the life of the taxpayer or of his wife, and the policy must be effected with a company legally established in the United Kingdom.

Relief is allowed for premiums on endowment policies or deferred annuities issued before the 22nd June, 1916. On such policies the maximum allowance is on premiums of £100 per annum.

The rate of relief at present granted depends on the rate of Tax paid by the Claimant on the income out of which premiums are paid (but the general rule is modified in the case of Policies issued before 22nd June, 1916, as noted below, when the income of the Claimant exceeds £1,000).

(a) when premiums are paid out of income taxed at the full standard rate relief is granted at half the standard rate of tax.

[If a Policy was issued before 22nd June, 1916, however, the rate of relief is increased:—

to three-quarters of the standard rate of Tax where the total income exceeds £1,000, but is not more than £2,000; to the full standard rate of Tax where the total income exceeds £2,000.]

(b) when premiums are paid out of income taxed at one-third of the standard rate relief is granted at one-third of the standard rate only.

Allowance applies to premiums paid out of her separate estate by a woman on an assurance on her own or on her husband's life.

Relief is not granted in respect of Joint Life Policies except in the case of a Policy on the life of husband and wife.

An assurance premium is not a proper deduction from income for the purpose of making a claim for exemption of other relief.

Relief is not allowed from sur-tax.

The standard rate of income tax (1938-39) is 5s. 6d. in the £.

SYNOPSIS of the published PROFIT AND LOSS ACCOUNTS of INSURANCE COMPANIES transacting business in the United Kingdom.

Notes.—The figures in Columns 4 to 10 do not necessarily represent the underwriting profit or loss in the various departments, revenue from interest being in some cases included; and in other ways the amounts transferred are sometimes more or less than the underwriting profit or loss, while in regard to Column 4 the figures relate exclusively to surplus belonging to shareholders. Opportunity has been taken to attach in Column 14 the amounts of general, investment and other reserves applicable to the business generally, and it may be well to state here that in some cases, particularly of young and diminutive companies, the funds shown in this and preceding tables are not necessarily represented wholly by tangible assets.

For Paid-up Capital see Directory on pages 81—287

Year ending	Col. 1	Net transfers for each Department (see <i>headnote</i>)										Expenses not charged to other accounts	Sundry Outgo	Profit & Loss Balance at end of year	Funds other than departmental
		Interest & Dividends not carried to other accounts	Sundry Receipts	Life	Fire	Marine	Personal Accident	Employers' Liability	Motor Vehicle	Other Departments	Dividends & Bonuses to Shareholders				
		2	3	4	5	6	7	8	9	10	11	12	13	14	15
Agricultural and General Co-operative															
31 Dec. '33		709	66	—	13	—	—	1,199	302	71	1,236	383	264	2,003	17,034
" " '34		771	1,618	—	612	—	—	385	—449	—450	1,672	387	222	1,983	11,789
" " '35		745	145	—	1,061	—	—	71	364	50	1,662	381	244	2,333	11,800
" " '36		770	165	—	2,111	—	—	—250	11	38	1,826	368	218	2,762	11,979
" " '37		734	860	—	1,162	—	—	—397	488	—810	2,170	373	369	1,894	12,478
Alliance															
31 Dec. '33		113,889	13,325	55,961	409,918	75,104	6,084	18,292	34,749	125,771	475,138	112,073	274,704	1,231,198	1,200,000
" " '34		119,584	14,096	55,961	431,766	91,491	5,505	16,807	51,693	96,507	489,583	104,468	307,372	1,220,276	1,350,000
" " '35		120,574	13,539	55,961	435,077	83,725	5,317	23,669	50,904	122,265	488,932	101,665	322,839	1,204,569	1,500,000
" " '36		120,694	17,246	51,061	387,047	80,964	6,472	33,529	80,607	132,733	485,207	96,503	311,965	1,191,267	1,650,000
" " '37		122,752	19,534	51,481	468,814	72,152	156	25,792	91,425	141,921	477,333	111,221	333,404	1,203,335	1,750,000
Anglo-Canadian (affiliated with Century)															
31 Dec. '36		983	—	—	1,316	150	—	—	—	260	763	—	518	7,468	—
" " '37		1,028	400	—	2,039	—250	—	—	—	150	937	—	1,320	4,499	—
Anglo-Saxon															
30 June '33		—	—	—	—	—	—	—	2,162	—	—	—	—	—1,770	—
" " '34		—	—	—	—	—	—	—	2,318	—	—	—	—	549	—
" " '35		—	—	—	—	—	—	—	2,335	—	—	—	—	2,884	—
" " '36		—	—	—	—	—	—	—	2,997	—	—	—	208	3,613	—
" " '37		—	—	—	—	—	—	—	2,818	—	2,764	—	544	3,124	—
Anglo-Scottish (affiliated with Century)															
31 Dec. '33		2,651	9,814	—	384	—	—	—	292	648	—	238	—	7,273	—
" " '34		2,557	—	—	—846	2,959	—	—	285	211	—	—	8,422	6,216	—
" " '35		3,652	515	—	1,509	750	—	—	214	423	2,034	1	4,463	6,680	—
" " '36		3,720	20	—	3,289	378	—	—	267	600	4,003	—	4,900	12,949	—
" " '37		5,541	—	—	5,098	—	—109	—	—899	1,370	4,725	—	—	4,459	—
Army, Navy and General															
31 Dec. '33		559	—	—	473	—	1,272	—	—1,894	545	757	2,562	68	2,722	10,000
" " '34		613	3,191	—	392	—	329	—	—1,546	387	750	2,213	—	3,104	8,000
" " '35		418	3,087	—	269	—	697	—	—4,546	154	775	1,960	383	63	5,000
" " '36		363	2,572	—	181	—	410	—	—1,518	119	—	1,760	—	409	3,000
" " '37		342	1,000	—	224	—	547	—	—670	354	—	1,770	—	437	2,000
Atlantic															
31 Dec. '33		2,804	—	116	—89	—	27	1,149	—1,149	92	—	11	363	17,237	—
" " '34		2,602	—	—	—80	—	27	1,192	—468	—72	—	—	—	20,238	—
" " '35		2,506	—	—	—1,189	—16,871	34	1,216	—7,338	589	—	—	—	2,180	—
" " '36		2,622	1,129	—	—2,423	—	—	1,121	—773	141	—	57	—	4,355	—
" " '37		2,712	20,794	—	—1,074	—23,514	7	994	—363	236	—	—	—	4,118	—

PROFIT AND LOSS ACCOUNTS

497

Year ending	Col. 1	Net transfers for each Department (see <i>headline</i>)										Dividends & Bonuses to Shareholders	Expenses not charged to other accounts	Sundry Outgo	Profit & Loss Balance at end of year	Funds other than departmental
		Interest & Dividends not carried to other accounts	Sundry Receipts	Life	Fire	Marine	Personal Accident	Employers' Liability	Motor Vehicle	Other Departments						
		£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
Atlas																
31 Dec. '33		114,848	84	25,914	120,797	—	663	—64	18,029	17,377	176,000	—	—	97,602	237,732	615,371
" 34		117,809	138	26,858	165,963	—	3,167	1,027	15,881	26,924	176,000	—	—	162,664	246,479	663,324
" 35		121,154	1,011	27,154	181,564	—	2,419	—2,628	11,514	28,070	176,000	—	—	79,854	348,682	716,240
" 36		123,810	1,710	28,720	175,465	—	533	—5,944	14,671	27,176	176,000	—	—	211,898	311,674	2,504,829
" 37		127,743	604	30,198	174,713	—	1,108	—847	10,132	40,646	176,000	—	—	178,026	326,820	2,561,308
Aviation & General																
31 Dec. '35		4,995	26,830	—	—	—	—2,031	—	—	—20,000	—	—	7,822	—	1,972	—
31 Dec. '36		5,249	493	—	—	—	—4,313	—	—	—19,940	—	—	126	—	—16,665	—
Avon (allied with National Farmers Union Mutual)																
31 Dec. '33		119	—	—	2,700	—	1,085	1,208	611	1,198	—	—	—	68	6,875	4,500
" 34		121	—	—	2,135	—	851	813	1,303	—649	750	—	—	3,000	7,382	7,500
" 35		204	—	—	2,647	—	811	797	8,028	1,215	775	—	—	5,189	15,119	10,000
" 36		295	—	—	5,379	—	—1,083	1,703	11,637	1,542	775	—	—	14,661	19,156	20,000
" 37		710	—	—	3,339	—	—640	1,630	4,088	532	1,144	—	—	12,512	16,439	30,000
Baptist																
18 Nov. '33		1,431	—	—	4,851	—	—	—	—	353	105	—	639	5,110	5,510	35,200
" 34		1,587	—	—	5,325	—	—	—	—	457	106	—	595	5,824	6,355	38,700
" 35		1,751	1	—	5,201	—	—	—	—	659	106	—	630	7,092	6,199	43,200
" 36		1,779	2	—	3,719	—	—	—	—	400	106	—	327	7,128	4,538	47,200
" 37		1,887	1	—	5,640	—	—	—	—	595	106	—	321	5,357	6,877	49,700
Beacon																
31 Dec. '33		1,272	11	12,500	3,000	—	450	1,250	—700	1,000	7,000	—	3,000	1,813	40,587	146,125
" 34		1,644	20	—	2,500	—	500	1,250	1,200	1,000	7,000	—	—	11,338	30,363	187,183
" 35		1,250	12	—	4,500	—	350	400	—	650	7,750	—	—	4,248	25,526	177,874
" 36		1,195	9	10,000	2,000	—	700	—	—	500	7,750	—	—	1,649	30,531	178,733
" 37		926	7	—	3,300	—	—	—	—	1,340	7,625	—	—	302	28,177	137,671
Blackburn Assurance																
31 Dec. '33		—	83	—	—	—	—	—	—	—	30,000	—	2,184	—	55,823	67,500
" 34		—	100	30,115	—	—	—	—	—	—	30,000	—	2,018	—	54,020	67,500
" 35		—	78	30,618	—	—	—	—	—	—	31,000	—	3,116	—	50,600	67,500
" 36		—	64	31,073	—	—	—	—	—	—	31,000	—	1,198	—	49,540	67,500
" 37		—	51	32,370	—	—	—	—	—	—	31,770	—	1,130	750	48,508	41,000
Black Sea & Baltic																
31 Dec. '33		5,127	—	—	—233	2,240	—	—	—	—	—	—	—	6,500	8,919	31,675
" 34		4,954	—	—	646	1,996	—	—	—	—	—	—	—	12,200	5,040	46,415
" 35		4,247	—	—	975	1,555	—	—	—	—	—	—	—	5,900	4,718	50,916
" 36		3,832	—	—	498	849	—	—	—	—	—	—	—	4,835	3,442	55,000
" 37		3,658	—	—	345	888	—	—	—	—	—	—	—	3,150	3,665	57,500
Border Counties																
28 Feb. '35		376	520	—	868	—	—	—416	—	779	—	—	—	1,660	12,227	—
" 36		870	—	—	48	—	—	811	—	1,060	—	—	—	1,713	13,303	—
" 37		870	—	—	493	—	—	—354	—	660	—	—	1,489	—	13,976	—
" 38		870	150	—	363	—	—	160	—	791	—	—	1,607	—	14,704	—
Britannic																
31 Dec. '33		5,052	151	268,590	—	—	—	—	—	5,599	165,972	—	—	75,000	182,043	125,000
" 34		9,455	128	297,990	—	—	—	—	—	6,065	178,769	—	—	100,000	216,913	225,000
" 35		14,369	101	299,365	—	—	—	—	—	7,250	195,831	—	—	100,000	242,168	400,000
" 36		17,015	88	299,539	—	—	—	—	—	10,128	212,894	—	—	100,000	256,043	425,000
" 37		20,535	69	279,185	—	—	—	—	—	9,765	221,425	—	—	95,000	249,171	500,000

Year ending	Col. 1	Net transfers for each Department (see headnote)										Dividends & Bonuses to Shareholders	Expenses not charged to other accounts	Sundry Outgo	Profit & Loss Balance at end of year	Funds other than departmental
		Interest & Dividends not carried to other accounts	Sundry Receipts	Life	Fire	Marine	Personal Accident	Employers' Liability	Motor Vehicle	Other Departments						
		2	3	4	5	6	7	8	9	10	11	12	13	14	15	
		£	£	£	£	£	£	£	£	£	£	£	£	£	£	
British America																
'33		31,486	544	—	21,401	1,815	—	—	—	329	—	—	34,306	322,662	92,466	
'34		35,084	6,505	—	46,201	81	—	—	—	—	9,247	—	5,260	373,234	110,255	
'35		34,793	89,107	—	50,656	—	—	—	—	—	9,247	1,958	50,063	449,259	92,466	
'36		43,443	128,684	—	47,116	—	—	—	—	—	15,411	3,036	81,954	558,922	159,760	
'37		47,134	—	—	52,307	3,062	—	—	—	—	18,493	3,016	71,974	563,717	92,538	
British Aviation																
'32		11,157	31,600	—	—	—	—	—	—	—	—	8,019	—	17,500	—	
'33		11,175	—	—	—	—	—	—	—	—	—	2,142	—	26,632	—	
'34		12,517	902	—	—	—	—	—	—	—	—	53	—	38,998	—	
'35		13,398	—	—	—	—	—	—	—	—	—	17,015	—	36,381	—	
'36		13,305	—	—	—	—	—	—	—	—	—	—	—	49,686	—	
British Commercial																
'34		167	260	—	1,873	—	—	—	—	—	—	1,201	73	1,026	—	
'35		457	—	—	1,047	—	—	—	—	99	—	1,557	162	1,910	—	
'36		465	472	—	1,243	—	—	—	—	273	—	645	436	334	—	
'37		607	—	—	3,031	—	—	—	—	—	—	751	578	—	—	
British Crown (allied with Eagle Star)																
'33		1,943	—	—	3,847	—	—	—	—	—	—	242	11,876	—	—	
'34		6,244	—	—	2,691	—	—	—	—	—	—	39	1,919	3,531	—	
'35		—	—	—	3,352	—	—	—	—	—	—	383	4,377	2,123	—	
'36		—	—	—	4,491	—	—	—	—	—	—	40	2,962	4,003	—	
'37		392	—	—	5,406	—	—	—	—	—	—	214	8,334	1,132	—	
British Engine Boiler & Electrical (allied with Royal)																
'35		30,160	—	—	—	—	—	—	—	—	—	1,253	25,000	2,979	477,346	
'36		31,903	—	—	—	—	—	—	—	—	—	1,000	25,000	1,237	502,346	
'37		32,857	—	—	—	—	—	—	—	—	—	—	25,000	11,280	527,346	
British Equitable (allied with State)																
'33		3,384	1,814	—	11,466	—	—	—	—	—	—	—	6,655	70,211	11,000	
'34		3,137	1,814	—	9,273	—	—	—	—	—	—	5,915	2,000	76,225	13,118	
'35		3,233	316	—	9,932	—	—	—	—	—	—	5,346	2,000	83,864	15,238	
'36		3,390	273	—	7,552	—	—	—	—	—	—	2,163	5,930	90,129	19,252	
'37		3,837	242	—	8,728	—	—	—	—	—	—	5,501	3,443	95,254	19,718	
British & European (allied with British General)																
'33		5,958	—	—	254	—	—	—	—	—	—	1,626	—	3,325	40,000	
'34		5,446	4,148	—	1,492	65	—	—	—	—	—	—	13,243	4,872	40,000	
'35		6,199	285	—	3,442	—	—	—	—	—	—	—	6,162	6,021	45,000	
'36		6,264	—	—	7,225	144	—	—	—	—	—	—	8,623	9,180	50,000	
'37		5,683	—	—	8,980	—	—	—	—	—	—	—	5,131	16,013	50,000	
British Fire (allied with London & Lancashire)																
'33		10,988	—	—	5,607	—	—	—	—	—	—	—	179	49,549	50,000	
'34		11,592	—	—	4,827	—	—	—	—	—	—	—	183	57,969	50,000	
'35		11,968	—	—	3,042	—	—	—	—	—	—	—	562	65,597	50,000	
'36		11,198	—	—	4,440	—	—	—	—	—	—	—	1,332	74,549	50,000	
'37		10,868	—	—	4,083	—	—	—	—	—	—	—	2,986	84,228	50,000	
British General (allied with Commercial Union)																
'33		38,155	—	—	3,134	—	—	—	—	—	—	—	4,505	—	454,945	
'34		37,896	—	—	9,492	—	—	—	—	—	—	—	3,319	—	454,945	
'35		39,711	—	—	16,298	—	—	—	—	—	—	—	17,654	—	468,945	
'36		39,993	—	—	3,463	—	—	—	—	—	—	—	23,184	—	472,659	
'37		40,483	—	—	3,463	—	—	—	—	—	—	—	19,990	—	473,345	

Year ending	Col. 1	Net transfers for each Department (see <i>headnote</i>)										Sundry Outgo	Profit & Loss Balance at end of year	Funds other than departmental
		Interest & Dividends not carried to other accounts	Sundry Receipts	Life	Fire	Marine	Personal Accident	Employers' Liability	Motor Vehicle	Other Departments	Dividends to Shareholders	Expenses not charged to other accounts		
		£	£	£	£	£	£	£	£	£	£	£	£	£
British Law (allied with London Assurance)														
31 Dec.	'33	11,575	—	—	19,465	4,749	608	2,497	4,265	9,193	58,854	826	51,526	50,000
"	'34	13,939	—	—	28,376	—	792	323	1,986	7,742	50,000	860	54,324	100,000
"	'35	12,862	—	—	30,898	—	548	813	3,057	6,691	50,000	883	56,572	100,000
"	'36	11,819	—	—	38,881	—	548	1,459	7,449	7,445	50,000	948	66,525	100,000
"	'37	21,109	—	—	36,094	—	287	29	—1,847	6,791	50,000	1,002	74,085	250,000
British Oak (Allied with Union of Canton)														
31 Dec.	'33	3,880	8,732	—	3,697	—2,145	—94	—1,878	12,000	14,357	—	6,321	6,223	20,000
"	'34	4,962	882	—	3,810	—5,000	1,974	1,939	13,728	9,606	—	5,745	8,630	40,000
"	'35	6,026	689	—	2,447	—	499	3,117	15,422	11,862	—	9,133	23,750	50,000
"	'36	7,066	9,685	—	10,877	—7,530	1,510	—1,056	21,223	18,729	6,781	11,186	28,451	70,000
"	'37	8,170	11,928	—	12,786	—8,500	—527	4,382	7,139	5,409	6,672	7,802	28,053	137,366
Cambrion														
31 Dec.	'35	—	—	—	—	—	—	1,420	—	88	—	—	616	—
"	'36	72	—	—	—	—	—	4,096	—	247	—	—	3,795	—
"	'37	317	—	—	—	—	—	12,062	—	323	—	—	2,683	10,000
Caledonian														
31 Dec.	'33	23,278	113	37,144	81,679	25,000	—	3,500	15,000	—15,000	87,187	—	246,742	610,000
"	'34	23,443	68	—	78,159	25,000	—	3,000	25,000	—10,000	90,094	—	55,858	525,000
"	'35	23,576	73	—	120,001	15,000	1,000	1,500	15,000	5,000	90,094	—	256,367	550,000
"	'36	78,779	—	—	70,289	10,000	—65	2,440	5,635	—2,891	88,641	—	271,798	600,743
"	'37	78,742	—	—	65,472	10,000	—386	1,008	6,227	—5,887	88,641	—	278,140	600,000
Car and General (allied with Royal Exchange)														
31 Dec.	'33	20,364	—	—	13,160	13,795	4,608	6,510	43,537	—13,120	40,592	2,740	40,998	420,364
"	'34	23,113	—	—	14,008	9,483	4,249	7,710	42,377	21,772	41,945	3,019	73,285	432,679
"	'35	23,074	—	—	15,689	6,881	2,559	5,962	57,822	24,545	41,945	3,142	60,001	477,260
"	'36	23,655	—	—	15,168	2,527	8,629	5,528	36,285	22,970	41,269	3,193	51,817	509,041
"	'37	27,688	—	—	17,162	1,715	5,777	9,019	34,588	48,578	40,592	2,651	53,342	533,100
Cattle Traders														
30 Sept.	'33	984	698	—	—	727	—	823	—	137	1,875	—	2,310	17,250
"	'34	853	2,618	—	—	722	—	831	—	208	1,875	—	4,516	17,250
"	'35	917	1,926	—	—	236	—	765	—	166	1,938	350	3,750	19,000
"	'36	917	1,926	—	—	65	—	769	—	79	2,422	350	3,310	17,500
"	'37	827	742	—	—	—209	—	780	—	201	1,906	350	2,896	18,000
Celtic (allied with Yorkshire)														
31 Dec.	'33	1,986	—	—	—1,196	—	4	—	244	583	—	—	5,091	19,863
"	'34	1,880	—	—	—369	—	41	—	—1,807	158	—	—	4,915	19,863
"	'35	1,880	91	—	—2,667	—	28	—	1,698	165	—	—	6,072	19,863
"	'36	1,950	—	—	—524	—	—17	—	117	124	—	—	217	19,863
"	'37	1,965	—	—	1,732	—	61	—	89	710	—	—	11,943	19,863
Central (allied with Liverpool & London & Globe)														
31 Dec.	'33	30,231	—	—	48,230	—	—	—	2,002	363	30,500	—	360,022	40,915
"	'34	31,760	—	—	48,579	—	—	—	—	397	231,000	—	198,417	155,212
"	'35	28,652	—	—	43,111	—	—	—	—	1,145	31,000	525	228,899	121,512
"	'36	23,999	—	—	39,121	—	—	—	—	611	30,750	525	235,424	127,258
"	'37	27,514	—	—	36,483	—	—	—	—	502	30,000	—	277,370	129,648
Century (allied with Friends' Provident)														
31 Dec.	'33	21,917	101,983	—	5,566	—	19,498	—18	6,277	11,662	37,500	—	27,301	250,000
"	'34	33,728	104,000	—	13,658	—	1,593	7,279	6,019	3,485	108,500	—	97,717	250,000
"	'35	35,242	1,271	—	18,089	7,903	—1,385	8,544	4,810	7,858	46,500	556	123,020	250,000
"	'36	39,144	1,163	—	31,962	5,118	—961	1,793	5,578	9,328	53,375	—	144,271	250,000
"	'37	37,056	25,193	—	—7,068	—	—1,840	6,391	—13,476	21,949	45,000	—	132,480	550,000

Year ending	Col. 1	Net transfers for each Department (see <i>headnote</i>)										Dividends & Bonuses to Shareholders	Expenses charged to other accounts	Sundry Outgo	Profit & Loss Balance at end of year	Funds other than departmental
		Interest & Dividends not carried to other accounts	Sundry Receipts	Life	Fire	Marine	Personal Accident	Employers' Liability	Motor Vehicle	Other Departments						
		2	3	4	5	6	7	8	9	10	11	12	13	14	15	
Chemists' Mutual																
30 Sept. '33		126	1,924	—	379	—	—	279	—	653	—	234	1,972	2,929	3,500	
" " '34		163	631	—	298	—	—	474	—	1,059	—	147	3,122	2,287	4,500	
" " '35		159	362	—	584	—	—	617	—	1,278	—	134	2,057	3,092	5,500	
" " '36		203	572	—	903	—	—	32	—	1,233	—	147	2,363	3,527	6,500	
" " '37		239	1,028	—	497	—	—	519	—	619	—	186	2,358	3,883	7,500	
Coal & Iron Trades																
31 Dec. '34		5,966	2,828	—	—	—	—	9,939	—	—	1,025	4,720	251	11,265	40,500	
" " '35		7,166	—	—	—	—	—	9,781	—	—	1,025	4,821	12,554	9,812	50,000	
" " '36		8,323	—	—	—	—	—	9,181	—	—	1,230	5,229	11,625	9,232	60,000	
" " '37		9,878	—	—	—	—	—	2,780	1,100	—	922	6,181	5,000	9,785	60,000	
Commercial Union																
31 Dec. '33		897,906	—	92,941	150,000	150,000	—	—	—	98,429	1,115,744	—	248,533	587,456	4,555,086	
" " '34		818,129	2,629	42,941	475,000	150,000	—	—	2,034	100,667	1,143,324	—	501,269	584,063	4,665,091	
" " '35		797,329	2,629	88,913	500,000	100,000	—	—	2,034	225,678	1,120,988	—	589,204	585,255	4,612,092	
" " '36		754,457	2,744	88,913	475,000	100,000	—	—	2,002	330,473	1,101,821	—	646,433	580,588	5,320,119	
" " '37		743,736	2,898	88,913	575,000	100,000	30,575	12,907	24,924	258,718	1,086,333	—	760,719	585,712	5,086,216	
Congregational																
15 July, '33		2,236	2,185	—	3,217	—	—	527	—	560	120	210	2,416	3,235	61,000	
" " '34		2,297	217	—	4,322	—	—	861	—	969	120	1,618	1,200	3,065	67,500	
" " '35		2,593	2	—	5,004	—	—	834	—	1,048	120	1,533	7,945	3,079	74,000	
" " '36		2,659	136	—	3,536	—	—	689	—	1,043	120	1,89	8,066	3,177	79,000	
" " '37		2,947	195	—	4,598	—	—	696	—	769	120	—	9,008	3,057	83,000	
Co-operative																
31 Dec. '33		13,136	636	—	45,000	—	2,000	12,000	13,000	11,554	1,312	—	85,918	41,080	568,100	
" " '34		13,717	18	—	95,000	—	4,500	13,001	5,000	20,000	1,312	—	151,162	41,841	618,100	
" " '35		14,948	—	—	90,000	—	—	13,000	12,000	26,120	1,312	—	155,363	46,234	688,100	
" " '36		16,692	596	—	90,000	—	5,000	9,000	20,000	25,033	1,313	—	161,902	49,341	758,100	
" " '37		3,179	2,550	—	135,000	—	4,000	19,000	12,000	30,610	1,313	—	202,951	51,415	854,100	
Contingency																
30 June, '33		416	3,548	—	170	—	19	1,965	1,004	1,342	1,125	—	5,783	3,670	10,000	
" " '34		321	1,007	—	277	—	120	1,556	1,520	1,021	1,125	690	5,593	2,063	15,000	
" " '35		503	1,525	—	317	—	85	1,495	725	894	1,163	902	3,133	2,429	27,150	
" " '36		1,075	778	—	493	—	131	1,358	3,488	198	1,405	—	4,984	3,560	31,000	
" " '37		1,039	—	—	758	—	138	1,271	6,741	448	2,478	800	7,223	3,455	17,300	
Cornhill																
31 Dec. '33		36,024	—	—	11,131	10,000	1,360	9,352	10,414	3,295	25,000	5,000	53,000	101,484	400,000	
" " '34		38,792	—	—	18,376	10,000	1,571	8,074	—18,227	8,074	25,000	—	40,000	103,144	450,000	
" " '35		41,543	—	—	17,469	15,000	739	11,880	—14,297	9,685	25,000	—	60,000	100,164	500,000	
" " '36		43,670	—	—	17,875	50,000	412	4,385	15,945	8,681	25,000	—	120,000	96,231	600,000	
" " '37		47,222	—	—	21,809	25,000	1,456	10,565	—9,868	8,746	25,000	—	20,000	156,162	600,000	
Dominion																
31 Dec. '33		35	3	—	122	—	40	860	1,649	491	1,456	777	911	2,053	2,859	
" " '34		45	3	—	439	—	93	617	386	52	1,504	3	265	1,916	—	
" " '35		64	2	—	153	—	—102	164	1,343	274	1,504	3	—	2,307	2,500	
" " '36		70	5	—	389	—	205	—	3,953	991	1,480	9	3,264	1,770	4,000	
" " '37		56	4	—	382	—	19	823	2,759	261	1,456	3	2,851	1,763	—	

Year ending Col. 1	Interest & Dividends not carried to other accounts	Net transfers for each Department (see headnote)										Expenses not charged to other accounts	Sundry Outgo	Profit & Loss Balance at end of year	Funds other than depart- mental
		Sundry Receipts	Life	Fire	Marine	Personal Accident	Employers' Liability	Motor Vehicle	Other De- partments	Dividends & Bonuses to Share- holders					
Col. 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
Employers' Mutual															
30 Nov. '33	359	10,589	—	66	—	98	1,667	-1,757	1,736	—	4,909	7,675	2,389	—	7,000
" 34	517	7,000	—	1,417	—	313	-2,380	-4,253	1,085	—	3,983	696	1,429	—	—
" 35	330	629	—	915	—	389	816	3,166	859	687	4,374	—	3,461	—	—
" 36	361	—	—	1,034	—	281	-2,080	4,592	1,145	687	3,961	—	3,846	—	—
" 37	380	—	—	1,367	—	207	-1,348	2,908	1,625	—	3,399	676	4,910	—	—
English (allied with General Accident)															
31 Dec. '33	742	3,020	—	363	—	—	—	—	192	—	—	—	6,866	—	5,100
" 34	1,072	3,020	—	41	—	—	—	—	119	—	—	—	11,118	—	5,100
" 35	1,046	322	—	29	—	—	—	—	264	—	—	92	12,722	—	5,100
" 36	1,089	403	—	44	—	—	—	—	226	—	—	—	14,452	—	6,100
" 37	1,089	3,353	—	69	—	—	—	—	167	—	150	—	18,866	—	6,100
English and American															
31 Dec. '33	5,461	5,461	—	4,000	3,000	—	—	—	3,231	2,906	—	8,459	36,356	—	15,000
" 34	3,666	589	—	3,935	5,000	—	—	833	3,231	2,906	3,203	5,000	42,501	—	20,000
" 35	3,452	175	—	1,127	5,000	—	—	812	61	2,906	—	3,294	46,927	—	20,000
" 36	3,642	—	—	4,293	—	—	—	766	-5,060	2,813	—	3,229	44,529	—	20,000
Equity and Law															
31 Dec. '33	4,306	—	—	—	—	—	—	—	—	21,250	—	—	28,563	—	100,000
" 34	3,578	—	—	—	—	—	—	—	—	21,250	—	—	10,891	—	100,000
" 35	8,065	—	124,294	—	—	—	—	—	—	70,000	—	—	73,250	—	100,000
" 36	7,149	—	—	—	—	—	—	—	—	30,000	—	—	52,841	—	100,000
" 37	7,121	2,656	—	—	—	—	—	—	—	30,000	—	2,000	30,619	—	100,000
Essex and Suffolk (allied with Atlas)															
31 Dec. '33	13,637	—	—	8,216	—	312	-1,116	-383	1,579	14,000	—	7,591	34,958	—	31,998
" 34	13,726	—	—	17,573	—	990	-3,184	2,414	4,366	14,000	1,786	16,845	38,410	—	47,162
" 35	13,900	—	—	8,888	—	14	-1,568	1,805	4,173	14,000	447	14,702	36,473	—	53,125
" 36	13,758	—	—	22,269	—	565	-5,236	11,218	3,652	14,000	1,543	26,000	41,157	—	208,824
" 37	13,989	—	—	23,033	—	179	894	8,743	1,679	14,000	—	24,666	51,907	—	219,057
Excess															
31 Dec. '33	50,704	17,280	—	25,000	17,500	28	—	17,472	—	39,375	57,575	4,028	39,287	—	300,000
" 34	56,012	27,167	—	10,000	40,000	—	—	10,000	—	42,625	53,479	43,663	42,700	—	333,073
" 35	59,261	17,874	—	30,000	15,000	—	—	—	15,000	42,625	68,351	25,542	43,317	—	350,947
" 36	62,204	1,813	—	14,500	23,500	—	—	22,000	—	41,938	55,180	64,589	45,615	—	400,545
" 37	68,188	2,437	—	26,000	12,000	—	—	22,000	—	41,250	59,881	29,455	45,635	—	420,000
Farmers' Finance & Insurance															
31 Dec. '33	1,785	5,790	—	693	—	71	2,911	923	326	902	2,943	534	22,256	—	50,000
" 34	4,232	4,875	—	2,881	—	314	-7,415	-3,642	269	8,349	1,000	660	3,923	—	60,000
" 35	4,437	6,285	—	1,929	—	1,744	-6,972	3,308	4,072	5,657	4,589	4,148	4,282	—	57,342
" 36	2,946	4,363	—	1,683	—	528	-345	2,188	25	888	5,763	26,396	12,549	—	75,446
" 37	3,152	3,619	—	1,601	—	168	-356	1,822	-2,162	902	3,729	2,278	13,484	—	75,510
Federated Employers'															
31 Dec. '33	5,293	4,567	—	—	—	765	-27,782	531	9,550	9,480	1,500	290	10,263	—	85,000
" 34	4,232	4,875	—	2,811	—	314	-7,415	-3,642	268	8,349	1,000	660	3,923	—	60,000
" 35	4,437	6,285	—	1,929	—	1,744	-6,972	3,308	4,072	5,657	4,589	4,148	4,282	—	57,342
" 36	4,348	7,710	—	1,344	—	709	-1,415	6,202	9,131	5,612	4,017	14,720	6,525	—	68,635
" 37	4,843	6,161	—	2,155	—	1,193	7,079	-1,113	17,076	5,672	5,565	-5,579	7,103	—	80,918

Year ending	Col. 1	Net transfers for each Department (see headnote)										Expenses not charged to other accounts	Sundry Outgo	Profit & Loss Balance at end of year	Funds other than departmental
		Interest & Dividends not carried to other accounts	Sundry Receipts	Life	Fire	Marine	Personal Accident	Employers' Liability	Motor Vehicle	Other Departments	Dividends & Bonuses to Shareholders				
		£	£	£	£	£	£	£	£	£	£	£	£	£	£
Fine Art and General (allied with North Brit. & Merc.)															
31 Dec. '33		47,861	—	—	9,254	—	940	400	7,413	12,097	30,000	—	—	702,956	—
" '34		51,633	—	—	95,472	—	1,525	7,571	406	11,223	30,000	—	—	765,644	—
" '35		52,645	—	—	34,454	—	30	7,430	2,952	12,639	30,000	—	—	890,936	—
" '36		54,573	—	—	32,077	—	519	1,122	4,567	15,152	30,000	—	3,330	903,402	—
" '37		54,404	—	—	40,113	—	82	8,479	7,002	15,625	30,000	—	18,700	983,450	—
General Accident Fire & Life															
31 Dec. '33		240,550	127,574	—	95,272	15,000	13,557	9,745	130,318	—37,629	193,125	35,824	340,639	599,139	1,993,351
" '34		252,768	110,542	—	196,455	—	12,210	10,051	214,305	28,357	199,562	34,133	341,492	674,770	2,178,077
" '35		266,604	209,533	8,229	199,395	—	295	10,330	54,360	27,171	254,665	24,613	384,899	874,279	2,630,934
" '36		278,857	229,897	—	185,763	—	4,695	3,596	385,678	17,689	255,653	25,028	597,135	802,559	2,866,508
" '37		287,455	110,344	—	183,213	—	28,648	1,959	216,234	165,612	274,098	25,045	316,415	981,579	2,917,855
Gracechurch															
31 Dec. '37		1,210	—	—	—	5,000	—	—	—	—	—	1,098	1,750	3,362	—
Gresham Fire and Accident (allied with Legal & General)															
31 Dec. '33		18,012	34	—	—909	—	693	2,100	—3,718	1,479	13,650	2,222	14,515	20,653	90,000
" '34		19,031	510	—	9,332	—	850	2,898	—501	2,728	14,100	2,222	20,748	20,748	95,000
" '35		18,648	65	—	1,652	—	398	1,141	2,650	1,780	14,100	2,000	9,107	21,879	100,000
" '36		18,676	133	—	6,897	—	1,644	953	4,081	4,273	13,800	2,000	19,145	23,592	135,000
" '37		18,533	23	—	9,494	—	1,332	—3,659	—1,352	4,085	13,500	1,986	15,203	21,370	140,000
Guarantee Society (allied with Yorkshire)															
31 Dec. '33		6,583	40,496	—	3,000	—	—	500	1,108	7,098	13,125	1,083	42,103	20,309	135,000
" '34		7,324	—	—	2,000	—	200	500	783	9,005	13,562	2,185	3,519	20,854	135,000
" '35		7,460	—	—	2,000	—	100	—	691	10,114	13,562	2,422	3,523	21,713	135,000
" '36		7,317	—	—	2,423	—	100	351	517	8,763	13,344	2,247	3,480	22,113	135,000
" '37		7,341	—	—	4,823	—	150	153	121	5,127	13,125	1,984	3,493	21,228	135,000
Guardian															
31 Dec. '33		31,251	9,085	36,000	46,368	31,293	—	—	—	89,311	197,384	—	46,308	100,841	442,701
" '34		27,986	124	23,801	190,578	31,580	—	—	—	68,068	205,148	—	84,707	153,125	704,195
" '35		37,894	12,903	18,545	182,122	27,811	—	—	—	132,237	229,774	—	108,345	159,482	764,901
" '36		37,161	100	18,545	169,023	22,649	4,282	7,083	—43,542	73,648	203,991	—	91,641	163,171	742,901
" '37		28,070	—	18,545	176,977	19,344	—	12,863	—38,951	—	198,384	—	84,090	196,124	752,930
Guardian Eastern (allied with Guardian)															
31 Dec. '33		2,459	—	—	—	—	—	—	—	—	—	—	—	4,483	4,599
" '34		2,577	—	—	—	—	—	—	—	—	—	—	—	7,072	4,599
" '35		2,669	—	—	—	—	—	—	—	—	—	—	—	2,161	10,000
" '36		2,497	—	—	—	—	—	—	—	—	—	—	—	2,203	10,000
" '37		2,634	2	—	6,250	—	—	—	—	—	—	—	3,335	8,005	10,000
Guildhall (allied with London Assurance)															
31 Dec. '33		19,456	619	—	7,371	—	5,542	754	7,954	3,554	14,063	2,250	25,277	66,096	85,000
" '34		20,181	19,671	—	6,369	—	5,408	1,778	5,022	7,377	14,531	1,750	33,896	76,325	85,000
" '35		45,300	7,285	—	5,201	—	3,639	42	—2,329	6,674	14,531	1,750	10,661	115,194	85,000
" '36		21,354	4,719	—	7,467	—	677	865	4,308	7,268	15,030	1,950	11,077	132,108	85,000
" '37		24,048	46	—	7,673	—	601	—201	—958	14,427	14,797	1,925	52,178	108,815	100,000

Year ending	Col. 1	Interest & Dividends not carried to other accounts 2	Sundry Receipts 3	Net transfers for each Department (see headnote)										Dividends & Bonuses to Shareholders 11	Expenses not charged to other accounts 12	Sundry Outgo 13	Profit & Loss Balance at end of year 14	Funds other than departmental 15
				Life 4	Fire 5	Marine 6	Personal Accident 7	Employers' Liability 8	Motor Vehicle 9	Other Departments 10								
Hibernian																		
31 Dec. '33		£ 3,659	2	—	833	—	—	1,107	701	4,274	2,000	—	—	8,450	11,299	49,238		
" " '34		3,138	—	—	5,719	—	—	859	—	5,179	2,000	—	—	6,006	8,006	49,238		
" " '35		3,421	1	—	1,134	—	—	649	—	5,731	—	—	—	360	10,653	55,238		
" " '36		3,662	560	—	1,925	—	—104	550	—	7,146	2,325	—	—	6,704	12,517	60,092		
" " '37		4,055	9	—	5,142	—	64	653	—	4,767	2,325	—	—	—	12,258	65,092		
Imperial Chemicals																		
31 Dec. '33		£ 9,130	3,518	—	30,330	17,508	—	11,565	—	790	22,000	—	72	8,618	42,312	252,400		
" " '34		9,537	3,389	—	11,220	12,721	—	11,029	—	762	40,000	—	—	2,672	24,259	251,000		
" " '35		9,942	4,004	6,036	28,523	17,678	—	10,685	—	311	77,419	—	76	—	23,935	254,000		
" " '36		9,791	13,031	—	31,579	19,425	—	9,023	—	381	81,967	—	79	—	24,358	254,000		
" " '37		9,340	5,601	—	31,464	20,315	—	9,410	—	193	50,000	—	—	3,303	25,378	254,000		
Insurance Corporation of Ireland																		
31 Dec. '35		£ 795	27	—	553	—	—	—	—	—	—	—	—	—	—	—		
" " '36		936	1	—	311	—	16	409	542	—	—	—	—	—	—	—		
" " '37		1,040	1	—	1,762	—	62	1,677	738	—	—	—	—	—	—	—		
Irish Catholic Church Property																		
31 Dec. '33		£ 3,030	2	—	5,834	—	—	1,458	—	—	1,000	—	—	6,325	4,000	32,303		
" " '34		3,336	1	—	5,926	—	—	1,737	—	—	1,000	—	—	9,500	4,500	35,303		
" " '35		3,677	1	—	8,249	—	—	1,878	—	—	1,000	—	—	11,805	5,000	40,420		
" " '36		3,328	2	—	6,747	—	—	778	—	—	1,000	—	—	10,456	5,000	42,467		
" " '37		4,076	2	—	7,954	—	—	16	—	—	1,000	—	—	10,048	5,300	45,467		
Irish National																		
31 Dec. '33		£ 1,141	2	3,000	1,026	—	—	—	—	332	—	—	—	6,000	166	15,664		
" " '34		1,286	2	—	2,463	—	—	—	—	—	—	—	—	—	1,124	17,102		
" " '35		1,233	4,400	—	287	—	—	—	—	—	—	—	—	—	246	—		
" " '36		1,291	4	—	226	—	—	—	—	—	—	—	—	—	—	—		
" " '37		1,245	3	—	425	—	—	—	—	—	—	—	—	—	—	—		
Law Fire (allied with Alliance)																		
31 Dec. '33		£ 18,033	—	—	103,180	—	497	3,327	2,078	9,627	122,765	11,878	—	—	—	—		
" " '34		18,378	—	—	118,269	—	323	4,033	2,638	8,546	140,255	11,991	—	—	—	—		
" " '35		18,397	—	—	107,742	—	504	4,417	923	9,055	129,432	11,606	—	—	—	—		
" " '36		17,896	—	—	117,914	—	334	2,093	1,891	12,620	140,721	12,027	—	—	—	—		
" " '37		17,620	—	—	118,018	—	344	4,096	2,023	11,265	140,252	11,775	—	1,340	—	—		
Law Union and Rock (allied with London & Lancashire)																		
31 Dec. '33		£ 59,027	4	32,184	81,808	—	2,198	2,399	11,271	6,336	136,875	—	—	—	—	—		
" " '34		53,913	4	17,078	87,046	—	2,237	2,088	8,479	9,997	143,250	—	—	—	—	—		
" " '35		54,379	2	17,078	84,245	—	3,488	7,522	13,436	8,364	141,000	—	—	—	—	—		
" " '36		54,379	2	17,078	84,245	—	3,229	7,769	1,513	137,625	137,625	—	—	—	—	—		
" " '37		49,929	2	17,078	85,236	—	2,672	—	—	12,198	135,375	—	—	—	—	—		
Legal (allied with Royal)																		
31 Dec. '33		£ 18,195	4,936	—	11,317	3,986	—	—	—	—	26,368	2,127	—	7,121	26,226	125,000		
" " '34		17,609	—	—	10,786	2,353	—	—	—	—	15,667	2,102	—	3,800	41,821	125,000		
" " '35		17,769	—	—	10,883	—	—	—	—	—	15,864	2,071	—	3,000	44,320	125,000		
" " '36		18,327	250	—	12,145	3,572	1,014	—	—	—	15,354	2,074	—	4,000	38,429	125,000		
" " '37		19,762	250	—	9,547	2,663	617	—	—	—	16,992	—	—	6,800	52,927	125,000		

Year ending	Col. 1	Net transfers for each Department (<i>see headnote</i>)										Dividends & Brouses	Expenses not charged to other accounts	Sundry Outgo	Profit & Loss Balance at end of year	Funds other than departmental
		Interest & Dividends not carried to other accounts	Sundry Receipts	Life	Fire	Marine	Personal Accident	Employers' Liability	Motor Vehicle	Other Departments	Shareholders					
		£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
Legal and General																
31 Dec. '33		60,306	83,872	—	80,682	—	386	2,726	—2,412	—4,153	105,000	—	—	145,872	184,156	1,120,000
" " '34		58,791	116,347	—	31,168	—	1,301	577	—15,984	—11,118	105,000	—	—	122,347	137,890	1,130,000
" " '35		59,459	380,942	—	42,009	—	815	—63	—7,207	2,881	105,000	—	—	390,942	116,159	1,340,000
" " '36		59,356	639,780	435,000	46,035	—	15,010	804	—3,261	16,320	105,000	—	—	779,780	460,919	1,700,000
" " '37		68,945	94,826	—	43,945	—	—651	363	6,714	3,688	210,000	—	—	109,826	360,955	1,710,000
*Including £50,000 Special Centenary Bonus and £50,000 applied in reduction of Uncalled Capital.																
Licenses and General																
31 Dec. '33		1,385	6,592	—	3,652	5,006	—1,541	3,824	404	12,976	15,399	8,660	—	6,144	38,219	226,000
" " '34		1,500	5,998	—	6,510	2,161	—3,994	47	280	18,652	15,912	6,867	—	9,768	38,826	201,000
" " '35		1,159	1,906	—	4,022	2,736	1,079	2,409	6,346	11,831	15,913	11,465	—	10,015	30,921	206,000
" " '36		702	1,785	—	6,061	1,224	—217	3,126	11,042	15,443	15,656	7,162	—	9,182	38,089	206,000
" " '37		1,490	37	—	1,323	—	794	2,087	6,462	15,410	15,399	5,263	—	8,149	36,491	206,000
Life Association of Scotland																
31 Dec. '33		5,831	—	38,000	—	—	—	—	—	—	15,000	—	—	—	72,639	—
" " '34		6,894	—	—	—	—	—	—	—	—	17,438	—	—	—	62,035	—
" " '35		6,428	—	—	—	—	—	—	—	—	17,439	—	—	—	51,024	—
" " '36		5,769	—	—	—	—	—	—	—	—	17,158	—	—	—	72,635	—
" " '37		6,757	—	—	—	—	—	—	—	—	16,876	—	—	—	62,337	—
Liverpool and London and Globe (allied with Royal)																
31 Dec. '33		405,327	—	25,000	370,446	26,628	2,587	—21,159	109,636	—137,760	551,130	18,037	—	201,262	545,871	3,115,793
" " '34		439,810	—	26,000	414,695	20,155	6,495	—5,016	33,721	—88,662	560,092	19,070	—	216,581	597,327	3,095,901
" " '35		427,219	—	26,000	482,741	21,288	270	—565	89,417	—305,313	555,611	17,973	—	226,536	553,796	2,971,188
" " '36		417,518	—	26,000	410,985	21,017	11,560	7,946	54,886	—94,164	546,650	16,871	—	225,686	620,017	3,026,648
" " '37		427,627	—	26,000	422,244	—44,769	7,773	—7,787	199,121	292,285	533,207	—	—	726,804	682,698	3,009,584
Liverpool Marine and General (allied with Century)																
31 Dec. '33		3,197	3,198	—	890	—	13	783	—	170	1,875	1,708	—	—	*8,784	—
" " '34		3,472	2,956	—	—2,003	2,245	13	753	—	168	7,750	1,515	—	2,900	*7,123	11,529
" " '35		4,217	2,100	—	—1,144	1,000	14	744	—	168	1,938	1,238	—	3,657	*7,390	4,909
" " '36		4,175	—	—	—3,798	500	29	777	—	328	1,906	475	—	1,610	*10,193	1,823
" " '37		4,549	6,107	—	—3,798	206	35	778	—	351	1,875	581	—	5,000	*10,965	—
*A debit balance of £50,000 accrued under old management remains to be written off.																
Local Government Guarantee (allied with United British)																
31 Dec. '33		851	2,415	—	5,166	—	—73	—5,851	3,594	522	3,746	903	—	—	48,828	19,106
" " '34		1,022	2,138	—	2,895	—	—627	2,951	127	1,753	3,871	800	—	1,950	52,407	19,106
" " '35		3,556	1,006	—	2,762	—	—1,874	32	1,426	1,467	3,871	971	—	2,106	53,834	19,106
" " '36		3,464	—	—	1,798	—	—398	—1,288	2,291	3,025	3,809	932	—	1,851	56,075	19,106
" " '37		3,525	—	—	2,051	—	1,246	—5,363	147	6,796	3,809	2,723	—	1,284	56,660	19,106
London Assurance																
31 Dec. '33		130,723	273	20,000	124,735	200,528	263	1,984	11,692	674	234,589	31,246	—	196,208	306,203	1,540,000
" " '34		121,906	216	20,000	156,897	94,477	1,000	2,664	2,931	—130	238,840	58,380	—	136,159	277,354	1,540,000
" " '35		136,654	27,592	20,000	194,296	100,000	1,726	3,236	13,757	45,726	249,615	57,791	—	77,717	441,580	1,540,000
" " '36		109,486	201	22,500	229,317	100,000	8,539	3,334	22,354	88,897	261,510	62,354	—	100,000	822,724	1,880,000
" " '37		226,261	161	22,500	181,328	50,000	564	639	7,578	88,897	257,246	75,586	—	407,364	660,596	3,000,000
London & County (allied with Sun)																
31 Dec. '33		3,402	—	—	—394	442	—	—	—	13,391	—	—	—	3,402	40,965	70,000
" " '34		2,971	—	—	568	430	—	—	—253	12,735	16,275	—	—	3,440	37,721	70,000
" " '35		3,219	—	—	1,938	2,825	—	—	—329	12,802	8,138	—	—	2,106	46,977	70,000
" " '36		3,715	—	—	1,493	2,225	—	—	—	13,207	6,006	—	—	3,317	56,204	70,000
" " '37		1,140	—	—	1,736	191	—	—	—	14,692	7,341	—	—	4,086	64,386	70,000

Year ending	Col. 1	Net transfers for each Department (see headnote)										Dividends & Bonuses to Shareholders	Expenses not charged to other accounts	Sundry Outgo	Profit & Loss Balance at end of year	Funds other than departmental
		Interest & Dividends not carried to other accounts	Sundry Receipts	Life	Fire	Marine	Personal Accident	Employers' Liability	Motor Vehicle	Other Departments	Shareholders					
		£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
London & Edinburgh																
31 Dec. '33	13	125	—	—	50	—	13	365	-7,535	163	—	560	—	827	-10,558	—
" " '34	43	2,163	—	—	-871	—	90	648	-3,253	408	—	806	—	2,500	-14,637	—
" " '35	6	1,784	—	—	-481	—	25	609	-2,656	45	—	155	—	2,131	-12,309	—
" " '36	13	55	—	—	-673	-26	31	630	-2,959	95	—	155	—	370	-10,350	—
" " '37	36	2	—	—	991	—	48	658	-622	-298	—	155	—	754	-10,445	—
London Guarantee and Accident (allied with Phoenix)																
31 Dec. '33	75,641	—	25,000	—	33,608	—	1,982	4,199	42,992	28,764	56,250	—	—	170,735	51,323	861,614
" " '34	69,308	—	—	—	13,190	—	-2,531	-1,071	-27,986	20,121	—	—	—	65,330	56,005	806,671
" " '35	65,388	—	—	—	13,748	—	-8,437	7,799	9,432	79,596	—	5,976	—	123,251	93,235	906,860
" " '36	70,095	—	—	—	13,468	—	8,031	5,565	2,988	93,042	—	6,020	—	95,235	147,339	981,880
" " '37	70,876	—	—	—	19,130	—	9,799	3,385	-1,787	107,858	—	6,165	—	157,235	193,201	1,081,882
London and Lancashire																
31 Dec. '33	491,628	199	32,184	—	414,504	129,336	4,214	7,135	60,111	-27,309	570,159	—	—	148,891	2,129,812	1,832,959
" " '34	496,615	114,418	17,078	—	387,950	33,336	2,361	-10,251	24,032	-134,593	597,453	—	—	256,254	2,204,928	1,918,447
" " '35	474,099	170	17,078	—	453,789	183,508	8,063	7,747	31,491	26,883	582,290	—	—	683,275	2,134,191	2,424,211
" " '36	481,952	177	17,078	—	465,722	198,520	8,432	10,450	9,370	80,632	568,642	—	—	198,876	2,411,006	2,429,861
" " '37	485,110	149	17,078	—	366,720	35,852	15,364	-11,104	-15,806	113,216	559,544	—	—	227,685	2,680,426	2,434,087
London and Manchester																
24 Mar. '34	—	153	225,000	—	—	—	—	—	—	—	123,498	—	—	60,000	395,984	—
" " '35	—	109	165,998	—	2,098	—	—	—	—	—	123,498	—	—	70,000	370,661	—
" " '36	—	96	193,528	—	2,258	—	—	—	—	—	123,498	—	—	97,530	345,513	—
" " '37	—	65	218,563	—	2,533	—	—	—	—	—	123,498	—	—	222,565	220,612	125,000
" " '38	—	50	198,498	—	2,738	—	—	—	—	—	123,498	—	—	80,000	218,400	125,000
London & Provincial Marine & General (allied with Yorkshire)																
31 Dec. '33	40,537	92,515	—	—	—	30,000	—	—	-6,000	—	30,000	1,787	—	121,210	104,493	690,000
" " '34	41,927	845	—	—	5,000	30,000	-1,000	139	-5,000	—	30,000	934	—	21,030	125,040	690,000
" " '35	40,659	—	—	—	10,000	20,000	—	—	—	—	30,000	2,477	—	17,354	145,869	690,000
" " '36	42,599	—	—	—	6,000	20,000	-1,000	—	—	—	30,000	1,011	—	14,023	168,434	690,000
" " '37	43,795	8,524	—	—	12,000	15,000	—	—	-2,000	—	30,000	2,567	—	30,288	182,899	700,000
London & Scottish (allied with Northern) (including S.M. & Welsh)																
31 Dec. '33	18,869	—	—	—	20,997	5,453	3,362	4,909	17,426	13,208	59,325	—	—	17,767	403,272	117,966
" " '34	19,736	—	—	—	20,699	5,061	-224	7,768	4,832	5,866	46,813	—	—	63,600	357,146	124,350
" " '35	18,610	—	—	—	28,706	5,064	-618	3,164	28,340	11,808	46,500	—	—	25,764	379,956	127,355
" " '36	18,456	—	—	—	28,798	4,917	3,217	3,206	9,867	14,577	45,750	—	—	27,604	389,641	130,525
" " '37	18,966	—	47,529	—	35,906	5,330	-316	1,393	18,366	12,976	45,000	—	—	31,208	453,583	131,350
Mercantile and General																
31 Dec. '33	33,285	13	—	—	49,462	5,621	—	—	—	—	5,000	9,771	—	60,941	32,642	130,000
" " '34	37,755	234	—	—	50,211	1,893	—	—	—	—	5,000	11,093	—	72,727	33,918	175,000
" " '35	41,971	309	—	—	43,160	4,994	—	—	—	—	5,000	9,579	—	64,703	45,469	215,000
" " '36	48,162	103	—	—	61,525	3,801	—	—	—	—	5,000	16,474	—	96,078	11,509	280,000
" " '37	51,677	25	—	—	59,075	—	—	—	—	—	5,000	11,422	—	80,746	55,119	300,000
Merchants' & Manufacturers' (allied with British Oak)																
31 Dec. '33	1,280	36	—	—	-401	-7,061	-155	293	5,164	11,432	1,127	2,508	—	—	9,484	25,000
" " '34	2,707	—	—	—	120	—	634	1,420	1,662	1,004	1,315	—	—	1,151	14,207	25,000
" " '35	3,027	199	—	—	612	—	-303	1,678	-1,115	9,451	2,327	—	—	10,416	9,012	35,000
" " '36	3,751	737	—	—	224	—	582	1,018	6,711	1,562	2,827	—	—	17,744	35,000	60,179
" " '37	3,983	4,780	—	—	-119	1,500	-600	1,450	7,040	3,329	4,542	—	—	25,968	8,598	60,179

PROFIT AND LOSS ACCOUNTS

507

Year ending	Col. 1	Net transfers for each Department (see headnote)										Dividends & Bounties to Shareholders	Expenses charged not to other accounts	Sundry Outgo	Profit & Loss Balance at end of year	Funds other than departmental
		Interest & Dividends not carried to other accounts	Sundry Receipts	Life	Fire	Marine	Personal Accident	Employers' Liability	Motor Vehicle	Other Departments						
		2	3	4	5	6	7	8	9	10	11	12	13	14	15	
Merchants' Marine (allied with Employers' Liability)																
31 Dec. '33		7,337	10,463	—	835	12,742	—	—	—	412	—	—	27,844	—394,936	—	
" " '34		8,882	9,281	—	4,130	1,865	—	—	—	—	—	—	15,672	—394,175	—	
" " '35		6,016	2,830	—	6,485	4,587	—	—	—	—798	—	—	16,672	—393,728	—	
" " '36		5,997	1,778	—	4,848	—7,857	—	—	—	50	—	10,425	1,197	—398,633	—	
" " '37		5,591	2,000	—	8,198	—18,909	—	—	—	65	—	—	11,912	—413,600	—	
Methodist																
30 June '33		9,066	—	—	8,794	—	80	2,233	—	2,745	94	—	49,118	—	37,255	
" " '34		9,516	—	—	9,556	—	72	2,710	—	1,853	94	—	22,287	418	73,930	
" " '35		9,453	—	—	12,146	—	23	1,284	—	1,754	94	—	21,774	3,210	75,605	
" " '36		9,648	—	—	12,488	—	60	2,114	—	1,654	94	—	24,901	4,181	80,053	
" " '37		9,508	1	—	18,793	—	43	2,366	—	2,195	94	—	26,637	9,760	80,727	
Motor Union (allied to Royal Exchange)																
31 Dec. '33		39,104	8	—	11,323	1,371	9,338	8,939	92,029	1,769	37,200	2,689	181,489	125,317	320,628	
" " '34		44,395	9	—	17,297	1,955	3,375	8,861	67,590	8,431	47,740	2,923	135,907	90,664	424,245	
" " '35		48,281	8	—	29,679	1,993	13,139	7,499	86,481	14,731	47,740	2,989	118,447	123,298	493,209	
" " '36		52,240	8	—	27,792	2,231	13,702	10,859	124,078	25,743	56,120	3,046	179,606	141,229	586,007	
" " '37		54,468	9	—	31,000	2,489	12,867	14,858	96,616	27,297	62,700	2,512	191,254	114,368	689,736	
Municipal Mutual *Method of Profit and Loss allocations altered in 1931.																
31 Dec. '33		8,206	777	—	6,546	—	—	768	4,596	6,999	—	—	27,892	—*	242,445	
" " '34		8,183	24,689	—	1,880	—	—	—490	2,657	2,224	—	—	39,143	—*	258,136	
" " '35		8,200	1,023	—	8,055	—	—	892	8,676	7,320	—	—	34,166	—*	266,390	
" " '36		7,723	878	—	6,849	—	—	957	10,384	6,857	—	—	33,653	—*	274,118	
" " '37		7,721	676	—	8,872	—	—	1,141	6,760	8,531	—	—	33,704	—*	281,454	
Mutual Property Life & General																
31 Dec. '33		—	—	—	—	—	—	—	—	16,087	6,859	—	4,465	2,053	—	
" " '34		—	—	—	—	—	—	—	—	20,077	7,948	—	10,780	13,402	—	
" " '35		—	—	—	—	—	—	—	—	20,483	9,170	—	10,625	14,090	—	
" " '36		480	—	—	1,528	—	7,785	—	—	11,375	9,751	—	10,967	14,521	2,000	
" " '37		1,218	—	—	1,306	—	7,632	—	—	11,650	9,977	—	12,007	11,613	3,250	
National & Colonial																
31 Dec. '37		1,103	—	1,000	1,755	—	—	—	—	280	—	1,220	2,643	1,896	5,000	
National Boiler & General (allied with Alliance)																
31 Dec. '33		19,038	5,606	—	—	—	—	—	186	29,387	20,250	—	27,500	84,220	222,500	
" " '34		21,382	—	—	—	—	—	—	184	35,113	20,250	—	32,500	94,463	240,000	
" " '35		23,148	6,274	—	—	—	—	—	235	32,698	22,087	—	40,500	94,531	265,000	
" " '36		25,129	6,976	—	—	—	—	—	213	44,897	22,875	—	40,000	108,862	305,000	
National Employers' Mutual																
31 Dec. '33		10,010	6,466	—	3,671	—	2,585	34,280	50,413	3,802	—	—	95,021	31,930	350,000	
" " '34		12,223	30,310	—	4,684	—	1,776	—37,479	36,388	6,714	—	—	37,094	50,082	310,000	
" " '35		11,707	6,688	—	5,800	—	3,023	—21,476	67,091	11,897	—	—	77,121	52,429	360,000	
" " '36		12,952	5,000	—	5,032	—	2,001	21,691	75,854	15,084	—	—	117,296	44,384	484,000	
" " '37		17,420	—	—	—2,612	—	1,551	47,131	—6,752	—10,396	—	—	107,192	61,191	545,000	

Year ending	Col. 1	Net transfers for each Department (see headnote)										Dividends & Bonuses to Shareholders	Expenses not charged to other accounts	Sundry Outgo	Profit & Loss Balance at end of year	Funds other than departmental
		Interest & Dividends not carried to other accounts	Sundry Receipts	Life	Fire	Marine	Personal Accident	Employers' Liability	Motor Vehicle	Other Departments						
		2	3	4	5	6	7	8	9	10	11	12	13	14	15	
National Farmers Union Mutual																
"	31 Dec. '33	4,012	—	—	—508	—	3,132	—16,517	26,252	1,175	—	—	41,769	48,179	140,000	
"	" " '34	4,703	—	—	13,461	—	3,864	3,841	22,069	—1,327	—	—	16,465	67,644	145,000	
"	" " '35	5,154	—	—	8,738	—	3,529	—13,400	31,380	—938	—	—	26,207	75,846	155,000	
"	" " '36	4,773	—	—	14,455	—	4,341	—4,863	26,496	—3,024	—	—	33,887	84,638	170,000	
"	" " '37	5,840	—	—	5,586	—	4,092	—5,564	23,523	—2,443	—	—	35,694	79,977	170,000	
National of Great Britain (allied with Commercial Union)																
"	31 Dec. '33	12,637	—	—	1,295	—	—	—	—	—	12,500	882	—	—	184,305	
"	" " '34	13,323	—	—	3,649	—	—	—	—	—3,500	12,500	—	—	—	185,035	
"	" " '35	13,309	—	—	3,912	—	—	—	—	—	13,500	—	—	—	184,883	
"	" " '36	13,024	—	—	6,000	—	—	—	—	—	15,000	—	—	4,024	186,517	
"	" " '37	12,771	—	—	6,000	—	—	—	—	—3,500	10,000	—	—	7,013	187,879	
National Guarantee & Suretyship (allied with Northern)																
"	31 Dec. '33	—	662	—	—	—	—	—	—	20,871	19,375	—	—	13,645	43,572	60,000
"	" " '34	—	469	—	—	—	—	—	—	24,507	14,375	—	—	13,876	40,297	70,000
"	" " '35	—	264	—	—	—	—	—	—	27,680	11,625	—	—	15,377	41,239	80,000
"	" " '36	10,300	—	—	—	—	—	—	—	5,583	11,438	—	—	12,813	32,871	90,000
"	" " '37	10,086	—	—	—	—	—	—	—	9,583	11,438	893	—	14,452	26,651	100,000
National & Local Government Officers' Mutual																
"	31 Dec. '33	2,450	—	—	119	—	—	734	—	515	6,698	2,072	—	—	1,994	34,660
"	" " '34	3,114	4	—	649	—	—	112	—	2,499	—	2,066	—	892	3,620	32,665
"	" " '35	2,625	50	—	—1,236	—	—	1,136	—	1,535	—	750	—	1,210	2,151	32,665
"	" " '36	2,821	617	—	—	—	—	486	—	3,587	6,745	—	—	1,350	34,523	
"	" " '37	2,438	—	—	—	—	—	—	—	4,640	—	720	—	689	5,669	35,452
National Motor & Accident																
"	30 June '33	—	—	—	—	—	—	—	3,870	468	69	100	—	4,000	2,275	32,000
"	" " '34	—	—	—	—	—	—	—	1,341	572	69	100	—	2,019	34,000	31,000
"	" " '35	—	—	—	—	—	—	—	8,969	357	71	100	—	6,975	4,198	39,000
"	" " '36	—	—	—	—	—	—	—	10,837	530	71	100	—	10,914	4,480	47,500
"	" " '37	—	—	—	—	—	—	—	13,319	446	140	150	—	13,656	4,299	55,000
National Provincial (allied with Royal Exchange)																
"	31 Dec. '33	5,020	—	—	7,882	—	—	—	—	24,748	10,006	4,044	—	—	133,508	
"	" " '34	5,294	—	—	3,976	—	—	—	—	23,858	10,339	—	—	9,011	146,686	2,263
"	" " '35	6,257	—	—	7,409	—	—	—	—	18,984	10,339	—	—	11,095	157,900	4,433
"	" " '36	6,706	—	—	5,274	—	—	—	—	20,296	10,173	—	—	8,526	171,477	6,602
"	" " '37	7,065	—	—	8,559	—	—	—	—	21,404	10,023	—	—	10,245	188,237	9,005
New Ireland																
"	31 Dec. '33	—	5,074	5,500	—10,000	—	—	—	—	—	—	—	—	557	54	—
"	" " '34	—	610	6,000	—	—	—	—	—	—	—	—	—	6,468	196	2,500
"	" " '35	—	3,196	8,800	—	—	—	—	—	—	1,569	—	—	9,985	2,207	11,000
"	" " '36	173	6,620	7,500	—	—	—	—	—	—	2,024	—	—	11,457	3,472	22,600
"	" " '37	60	93	6,500	—	—	—	—	—	—	—	—	—	1,429	6,672	16,528
North British and Mercantile																
"	31 Dec. '33	513,781	200,288	—	320,695	—	—	—	—	—	531,703	—	—	298,681	3,331,200	1,479,788
"	" " '34	532,419	40,094	—	457,904	—	—	—	—	—	581,602	—	—	136,700	3,643,315	1,500,685
"	" " '35	541,226	359,094	67,460	461,648	—	—	—	—	—	573,731	—	—	1,186,909	3,312,103	1,786,829
"	" " '36	544,542	35,387	67,460	369,286	—	—	—	—	—	583,981	—	—	147,279	3,597,519	1,737,303
"	" " '37	534,404	7,043	67,460	—643,062	—	—	—	—	—	573,287	—	—	164,391	2,825,686	1,680,996

PROFIT AND LOSS ACCOUNTS

509

Year ending	Col. 1	Net transfers for each Department (see headnote)										Dividends & Bonuses to Shareholders	Expenses not charged to other accounts	Sundry Outgo	Profit & Loss Balance at end of year	Funds other than departmental
		Interest & Dividends not carried to other accounts	Sundry Receipts	Life	Fire	Marine	Personal Accident	Employers' Liability	Motor Vehicle	Other Departments	10	11	12	13	14	15
		£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
Northern																
31 Dec. '33		120,869	18,484	—	157,092	66,961	12,636	17,117	88,525	93,076	284,307	—	—	296,194	941,803	2,000,000
" " '34		122,278	9,839	—	177,565	68,096	4,686	14,613	47,914	65,674	274,047	—	—	241,456	936,427	2,000,000
" " '35		117,543	6,535	115,000	249,808	67,115	8,155	4,603	88,640	72,597	274,420	—	—	357,209	1,034,797	2,000,000
" " '36		250,901	25,807	—	178,794	25,000	5,642	16,085	35,103	63,601	287,530	—	—	202,679	1,148,520	2,757,409
" " '37		247,797	783	50,529	212,052	—	5,614	1,386	63,976	75,308	264,955	—	—	246,624	1,294,386	2,773,953
Northern Maritime (allied with Phoenix)																
31 Dec. '33		7,211	—	—	1,361	1,355	—	—	—	—	6,750	630	—	—	36,744	50,000
" " '34		6,842	—	—	525	236	—	—	—	—	5,700	630	—	—	38,017	50,000
" " '35		6,732	3,285	—	1,860	—5,548	—	—	—	—	5,812	630	—	2,000	35,904	50,000
" " '36		6,513	—	—	1,384	2,391	—	—	—	—	5,775	525	—	2,000	37,892	50,000
" " '37		6,957	—	—	2,719	253	—	—	—	—	5,681	1,925	—	—	40,215	50,000
Norwich Union Fire (allied with Norwich Union Life)																
31 Dec. '33		181,058	—	—	96,332	20,000	689	—8,842	22,326	—26,361	203,104	—	—	99,391	450,301	800,000
" " '34		175,902	100,006	—	104,433	17,500	6,649	3,252	67,620	9,219	208,451	—	—	175,246	375,695	900,000
" " '35		162,695	—	—	151,019	—	3,587	11,473	—1,665	2,623	209,517	—	—	91,883	400,232	900,000
" " '36		157,083	7	—	88,604	—	—4,652	10,337	42,934	29,704	204,600	—	9,601	78,875	430,531	900,000
" " '37		139,929	—	—	169,295	—	840	14,370	13,025	39,627	196,779	—	9,767	239,634	401,444	1,000,000
Ocean (allied with Commercial Union)																
31 Dec. '33		258,176	—	—	42,000	—	—	—	—	19,824	320,000	—	—	23,977	—	1,129,677
" " '34		212,250	—	—	90,000	—	—	—	407	140,000	200,000	—	—	142,189	—	1,141,497
" " '35		201,788	—	—	75,000	—	—	—	407	200,000	275,000	—	—	149,301	—	1,255,615
" " '36		193,901	—	—	75,000	—	—	—	394	200,000	300,000	—	—	172,605	—	1,295,650
" " '37		197,211	—	—	—	—	—	—	—	—	300,000	—	—	—	—	1,363,163
Palatine (allied with Commercial Union)																
31 Dec. '33		42,712	—	—	—30,000	—	—	—	—	—12,675	37	—	—	58,758	—	367,812
" " '34		41,297	—	—	15,000	—	—	—	—	2,500	39	—	—	6,892	—	417,709
" " '35		39,749	—	—	10,000	—	—	—	—	2,000	39	—	—	4,037	—	462,616
" " '36		40,738	—	—	10,000	—	—	—	—	10,000	40,038	—	—	4,418	—	468,931
" " '37		39,713	—	—	30,000	—	—	—	—	4,000	45,038	—	—	—	—	472,023
Patriotic (allied with Sun)																
31 Dec. '33		13,298	—	—	25,632	—	131	572	—300	—713	—	—	—	70,356	120,128	230,000
" " '34		13,699	1,286	—	12,723	—	278	259	—905	—245	9,300	—	—	10,391	127,430	230,000
" " '35		11,753	—	—	19,026	—	265	67	2,153	4,827	—	—	—	8,296	157,285	230,000
" " '36		12,914	—	—	19,823	—	341	230	904	859	11,438	—	—	10,229	170,690	230,000
" " '37		16,310	100	—	22,046	—	233	940	—2,719	—814	—	—	1,379	8,943	196,435	230,000
Pearl																
31 Dec. '33		11,617	353	536,937	—	—	25,000	—	—	5,000	575,934	—	—	245	194,735	1,291,259
" " '34		12,046	216	586,234	—	—	35,000	—	—5,000	—	610,909	—	—	18,653	193,669	1,340,396
" " '35		11,989	265	594,883	—	—	25,000	5,000	—	—	618,000	—	—	20,481	192,325	1,382,712
" " '36		12,810	229	914,725	—	—	20,000	5,000	—	5,000	618,000	—	—	310,990	216,099	1,687,966
" " '37		14,886	167	689,000	—	—	25,000	5,000	—25,000	—	633,000	—	—	48,857	248,291	1,753,595
Phoenix																
31 Dec. '33		463,466	977	65,000	100,299	50,000	688	12,275	21,780	12,793	474,963	—	—	298,949	1,345,758	4,703,660
" " '34		432,495	1,075	88,785	204,106	30,000	—902	—10,131	—30,083	42,715	467,925	—	—	277,723	1,358,771	4,354,865
" " '35		423,821	977	20,000	311,071	30,000	—1,621	55	23,762	107,052	467,925	—	54,520	349,696	1,442,346	4,460,165
" " '36		424,263	1,725	20,000	224,089	30,000	13,104	—789	5,729	164,349	474,788	—	54,428	330,245	1,480,380	4,460,115
" " '37		415,143	1,200	40,000	272,654	20,000	18,403	8,495	3,661	160,875	432,250	—	57,897	321,323	1,589,321	4,460,653

Year ending	Col. 1	Net transfers for each Department (see headnote)										Dividends & Bonuses to Shareholders	Expenses not charged to other accounts	Sundry Outgo	Profit & Loss Balance at end of year	Funds other than departmental
		Interest & Dividends not carried to other accounts	Sundry Receipts	Life	Fire	Marine	Personal Accident	Employers' Liability	Motor Vehicle	Other Departments						
		2	3	4	5	6	7	8	9	10	11	12	13	14	15	
Pioneer Life																
31 Mar. '34		—	10,003	7,000	—	—	—	—	—	—	5,625	—	—	23,082	—	
" " '35		—	4	25,000	—	—	—	—	—	—	9,687	—	8,000	30,399	—	
" " '36		—	1	17,000	—	—	—	—	—	—	16,781	—	—	30,619	—	
" " '37		—	5	17,000	—	—	—	—	—	—	6,672	—	5,000	35,953	—	
" " '38		—	—	17,000	—	—	—	—	—	—	6,562	—	6,000	40,390	15,000	
Planet (allied with Sun)																
31 Dec. '33		14,369	170	—	4,977	20,000	209	631	518	1,449	10,125	3,902	12,084	40,473	75,000	
" " '34		15,734	279	—	1,984	20,000	37	380	—	1,716	11,703	4,352	8,300	56,027	75,000	
" " '35		16,597	417	—	4,277	17,000	86	922	680	2,511	12,898	3,836	5,687	26,020	150,000	
" " '36		17,670	345	—	2,028	15,000	690	659	386	1,969	13,853	2,809	6,890	41,224	150,000	
" " '37		18,369	63	—	5,351	10,000	568	524	—	2,789	14,718	2,871	6,585	54,131	150,000	
Progress																
31 Dec. '37		197	—	—	2,165	—	—	—	—	—	—	466	621	1,274	22,820	
Provident Association of London																
31 Dec. '33		77,255	—	47,345	—	—	—	—	—	115,149	55,000	8,989	135,892	257,022	750,000	
" " '34		83,204	—	93,212	—	—	—	—	—	59,112	305,000	18,241	24,235	145,074	750,000	
" " '35		86,638	—	54,116	—	—	—	—	—	61,779	80,000	7,849	85,443	174,316	800,000	
" " '36		87,232	—	47,385	—	—	—	—	—	55,811	80,000	6,980	70,304	207,461	850,000	
" " '37		87,725	—	44,128	—	—	—	—	—	53,058	80,000	6,216	86,573	219,585	925,000	
Provident Accident and White Cross (allied with Northern)																
31 Dec. '33		18,545	—	—	12,149	—	2,614	6,120	22,429	15,272	63,750	—	27,538	155,529	289,948	
" " '34		18,741	100,000	—	8,929	—	1,557	2,479	20,540	7,601	164,082	—	51,047	97,134	209,456	
" " '35		16,205	6,089	—	8,810	—	3,709	1,815	30,356	9,546	41,172	—	32,560	99,932	208,614	
" " '36		30,904	23,045	—	4,752	—	1,960	3,987	12,844	8,467	41,006	—	29,521	115,364	220,474	
" " '37		32,486	999	—	5,733	—	2,829	6,151	18,148	9,793	40,342	—	27,391	111,468	229,613	
Provincial																
31 Dec. '33		20,706	21	—	16,027	—	1,035	8,984	48,194	11,022	30,062	—	77,117	13,666	325,000	
" " '34		23,478	28	—	26,095	—	239	7,163	38,469	13,490	29,063	3,359	77,276	12,930	360,000	
" " '35		29,267	19	—	27,530	—	2,190	5,300	32,359	15,435	32,938	3,286	76,221	12,586	400,000	
" " '36		37,150	16	—	36,488	—	1,079	1,065	63,571	17,565	38,125	3,504	92,967	34,924	450,000	
" " '37		39,644	16	—	46,139	—	1,154	1,924	52,852	15,501	38,437	3,722	111,725	38,270	500,000	
Prudential																
31 Dec. '33		30,390	—	1,123,000	45,518	—	40,230	477	—	32,490	1,314,583	—	26,500	1,433,858	6,702,047	
" " '34		15,854	178,533	1,125,000	80,779	—	40,758	6,870	21,653	—	1,225,000	—	20,500	1,455,693	6,521,699	
" " '35		14,611	—	1,140,625	69,378	10,346	60,691	—	7,214	—	1,537,500	—	20,000	1,189,248	6,986,762	
" " '36		48,619	—	1,156,250	62,558	5,866	22,740	—	13,225	34,411	1,257,292	—	30,000	1,234,672	7,298,776	
" " '37		53,100	—	1,182,292	98,333	71,832	45,727	4,000	—	51,700	1,289,583	—	192,600	1,216,730	8,979,280	
Railway Passengers' (allied with North British and Mercantile)																
31 Dec. '33		104,017	—	—	—	—	25,699	11,784	40,002	50,630	300,000	—	14,083	1,624,180	—	
" " '34		99,189	—	—	—	—	21,377	4,269	58,787	58,701	100,000	—	30,776	1,735,727	—	
" " '35		102,171	—	—	—	—	17,708	1,839	52,410	76,252	200,000	—	39,984	1,752,124	—	
" " '36		104,815	—	—	—	—	20,893	6,064	41,492	69,570	100,000	—	38,789	1,856,218	—	
" " '37		105,618	—	—	—	—	22,545	9,560	50,293	60,657	100,000	—	48,394	1,956,497	—	
Refuge																
31 Dec. '33		—	—	150,000	—	—	—	—	—	—	150,000	—	—	—	—	
" " '34		—	—	150,000	—	—	—	—	—	—	150,000	—	—	—	—	
" " '35		—	—	150,000	—	—	—	—	—	—	150,000	—	—	—	—	
" " '36		—	—	150,000	—	—	—	—	—	—	150,000	—	—	—	—	
" " '37		—	—	150,000	—	—	—	—	—	—	150,000	—	—	—	—	

PROFIT AND LOSS ACCOUNTS

511

Year ending Col. 1	Interest & Dividends not carried to other accounts 2	Net transfers for each Department (see headnote)										Dividends & Bonuses to Shareholders 11	Expenses not charged to other accounts 12	Sundry Outgo 13	Profit & Loss Balance at end of year 14	Funds other than departmental 15
		Sundry Receipts 3	Life 4	Fire 5	Marine 6	Personal Accident 7	Employers' Liability 8	Motor Vehicle 9	Other Departments 10							
Reinsurance Corporation																
31 Dec. '33	£	5,844	—	35,702	—	—	—	—	—	15,250	881	29,130	£	55,624	100,000	
" " '34	£	33,494	—	22,180	—	—	—	—	—	15,250	2,095	30,597	£	41,432	125,000	
" " '35	£	39,023	—	25,730	—	—	—	—	—	15,250	2,199	30,221	£	8,929	140,000	
" " '36	£	38,607	—	5,109	—	—	—	—	—	—	2,021	32,384	£	18,419	140,000	
" " '37	£	39,472	—	23,967	—25,000	—	—	—	—	—	2,211	65,000	£	26,629	200,000	
Reliance Fire & Accident																
31 Dec. '33	£	—	—	10,100	—	—	—	—	—	2,884	375	6,683	£	3,928	32,000	
" " '34	£	—	—	15,301	—	—	—	—	—	3,749	500	10,637	£	4,855	40,000	
" " '35	£	—	—	16,096	—	—	—	—	—	3,749	800	11,715	£	4,687	48,000	
" " '36	£	—	—	17,830	—	—	—	—	—	3,460	800	14,161	£	4,096	—	
" " '37	£	—	—	18,500	—	—	—	—	—	3,460	1,000	13,779	£	5,457	5,000	
*General reserve used to extinguish establishment account.																
Reliance Marine (allied with Guardian)																
31 Dec. '33	£	—	—	—	—	—	—	—	—	18,976	—	12,168	£	56,203	200,000	
" " '34	£	749	—	2,000	—	—	—	—	—	19,487	—	8,810	£	59,732	200,000	
" " '35	£	2,000	—	2,000	—	—	—	—	—	19,705	—	10,223	£	61,295	200,000	
" " '36	£	16,506	—	—	—	—	—	—	—	19,269	—	9,672	£	61,938	200,000	
" " '37	£	15,956	—	3,000	—	—	—	—	—	19,184	—	7,226	£	59,862	278,013	
Road Transport & General (allied with General Accident Fire and Life)																
31 Dec. '33	£	7,621	—	602	—	35	436	—	2,173	5,883	1,700	3,222	£	16,097	100,000	
" " '34	£	8,994	—	—	—	116	411	—	1,062	5,883	1,817	2,037	£	26,474	100,000	
" " '35	£	10,465	—	—	—	209	—	—	2,282	6,079	1,864	15,339	£	35,572	110,000	
" " '36	£	19,977	—	1,089	—	244	735	—	1,976	6,377	1,600	23,657	£	47,230	125,000	
" " '37	£	22,817	—	2,364	—	1,599	2,076	—	5,939	11,438	1,475	22,061	£	55,387	140,000	
Royal																
31 Dec. '33	£	1,215,193	—	501,023	72,556	19,889	108,831	—	22,864	1,401,762	21,815	456,288	£	1,621,232	1,685,491	
" " '34	£	1,241,879	—	594,920	17,995	10,335	69,962	—	90,395	1,425,648	25,101	366,214	£	1,889,756	1,928,397	
" " '35	£	1,253,192	—	720,631	60,914	6,848	91,214	—	55,608	1,414,274	21,333	629,615	£	1,958,594	2,473,809	
" " '36	£	1,241,512	—	559,695	52,756	14,661	37,034	—	21,319	1,389,628	18,620	676,846	£	1,878,179	2,797,448	
" " '37	£	1,256,647	—	628,499	40,927	16,091	11,991	—	414,010	1,355,504	—	538,929	£	2,450,581	2,829,006	
Royal Exchange																
31 Dec. '33	£	99,785	221	152,669	25,000	1,691	37,042	—	22,111	191,762	34,313	75,000	£	1,045,981	66,188	
" " '34	£	112,434	193	187,222	25,000	4,611	41,779	—	15,843	212,845	35,034	93,000	£	1,118,776	66,188	
" " '35	£	118,450	152	229,964	25,000	—	5,719	—	90,175	220,936	41,846	97,000	£	1,269,729	66,188	
" " '36	£	122,089	148	12,837	—	6,454	13,240	—	67,013	217,764	47,834	100,000	£	1,100,038	841,259	
" " '37	£	112,946	124	224,910	—	2,398	17,745	—	55,168	213,830	41,277	110,000	£	1,230,604	905,827	
Royal London Mutual																
31 Dec. '33	£	6,529	—	10,804	—	—	—	—	2,919	—	—	2,500	£	123,147	64,080	
" " '34	£	7,345	—	—	—	—	—	—	—	—	—	3,500	£	106,423	64,080	
" " '35	£	6,934	—	13,629	—	—	—	—	6,005	—	—	8,500	£	124,417	64,080	
" " '36	£	6,830	—	11,703	—	468	—	—	5,973	—	—	3,500	£	145,893	64,080	
" " '37	£	7,212	—	12,282	—	105	—	—	4,616	—	—	28,219	£	141,680	87,799	
Royal Scottish (allied with Northern)																
31 Dec. '33	£	3,559	—	5,876	—	—	—	—	—	4,500	—	2,227	£	73,250	13,239	
" " '34	£	3,884	—	7,797	—	—	—	—	—	4,500	—	1,587	£	79,890	13,896	
" " '35	£	4,082	—	6,494	—	—	—	—	—	4,500	—	1,587	£	84,378	14,336	
" " '36	£	4,809	—	7,171	—	—	—	—	—	4,500	—	1,340	£	90,519	14,336	
" " '37	£	4,764	—	5,143	—	—	—	—	—	4,500	—	1,141	£	98,785	14,336	

Year ending	Col. 1	Net transfers for each Department (see <i>headnote</i>)										Sundry Outgo	Expenses not charged to other accounts	Dividends & Bonuses to Shareholders	Profit & Loss at end of year	Funds other than departmental
		Interest & Dividends not carried to other accounts	Sundry Receipts	Life	Fire	Marine	Personal Accident	Employers' Liability	Motor Vehicle	Other Departments	Shareholders					
		2	3	4	5	6	7	8	9	10	11	12	13	14	15	
Salvation Army																
31 Dec. '33		£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
" " '34		—	—	72,639	—	—	—	—	—	—	70,000	—	2,402	70,615	—	—
" " '35		—	—	72,687	—	—	—	—	—	—	70,615	—	2,402	70,285	—	—
" " '36		—	—	73,752	—	—	—	—	—	—	70,285	—	2,402	71,350	—	—
" " '37		—	—	75,022	—	—	—	—	—	—	72,320	—	2,402	72,659	—	—
" " '38		—	—	75,041	—	—	—	—	—	—	72,320	—	—	—	—	—
Salvation Army Fire																
30 June, '33		£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
" " '34		—	—	—	711	—	—	—	—	—	1,363	—	1,341	2,908	6,368	—
" " '35		—	—	—	180	—	—	—	—	—	1,363	—	1,767	2,574	7,142	—
" " '36		—	—	—	728	—	—	—	—	—	1,363	—	2,515	2,192	7,992	—
" " '37		—	—	—	549	—	—	—	—	—	1,363	—	1,738	2,413	8,231	—
" " '38		—	—	—	883	—	—	—	—	—	1,363	—	2,890	2,100	9,231	—
Scottish (allied with Scottish Amicable and Scottish Equitable)																
31 Dec. '33		£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
" " '34		—	—	5,354	654	—	—	485	3,532	4,822	15,750	—	1,773	41,211	116,250	—
" " '35		—	—	2,934	8,254	—	—	414	—	4,194	26,737	—	21,464	22,502	125,000	—
" " '36		—	—	3,780	7,523	—	—	3,041	—	3,880	17,437	—	13,489	22,569	135,000	—
" " '37		—	—	3,909	8,149	—	—	49	—	4,952	17,156	—	19,029	22,501	150,000	—
" " '38		—	—	—	8,681	—	—	1,185	—	4,559	16,875	—	3,837	22,501	150,000	—
Scottish Automobile & General (allied with General Accident Fire & Life)																
31 Dec. '33		£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
" " '34		—	—	—	24	—	—	4,374	—	—	3,692	—	53,904	—	176,837	—
" " '35		—	—	—	—	—	—	1,675	—	—	—	—	1,051	—	—	—
" " '36		—	—	—	602	—	—	226	—	—	—	—	155	—	—	—
" " '37		—	—	—	102	—	—	1,402	—	—	—	—	80	—	—	—
" " '38		—	—	—	1,477	—	—	—	—	—	—	—	13	—	—	—
Scottish Life																
31 Dec. '33		£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
" " '34		—	—	—	—	—	—	—	—	—	9,375	—	—	35,113	—	—
" " '35		—	—	—	—	—	—	—	—	—	9,375	—	—	30,281	—	—
" " '36		—	—	—	—	—	—	—	—	—	9,688	—	2,500	21,961	—	—
" " '37		—	—	—	—	—	—	—	—	—	22,188	—	—	46,517	—	—
" " '38		—	—	—	—	—	—	—	—	—	15,641	—	—	36,055	—	—
Scottish Metropolitan (allied with London and Scottish)																
31 Dec. '33		£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
" " '34		—	—	—	719	—	—	—	—	—	6,032	—	4,306	102,748	17,051	—
" " '35		—	—	—	—	—	—	—	—	—	6,200	—	3,600	97,974	18,011	—
" " '36		—	—	—	—	—	—	—	—	—	3,100	—	4,034	100,607	18,010	—
" " '37		—	—	—	373	—	—	—	—	—	6,100	—	5,434	95,166	18,011	—
" " '38		—	—	—	539	—	—	—	—	—	6,000	—	4,148	104,245	17,797	—
Scottish National Key Registry																
31 Dec. '33		£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
" " '34		—	—	—	—	—	—	—	—	—	1,083	—	190	1,494	10,513	—
" " '35		—	—	—	—	—	—	—	—	—	381	—	134	1,393	10,659	—
" " '36		—	—	—	—	—	—	—	—	—	1,083	—	763	1,758	10,676	—
" " '37		—	—	—	—	—	—	—	—	—	1,083	—	168	1,591	11,470	—
" " '38		—	—	—	—	—	—	—	—	—	1,083	—	123	1,180	—	—
Scottish Union and National																
31 Dec. '33		£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
" " '34		—	—	—	126,010	50,000	—	3,378	9,201	14,049	147,875	—	110,545	480,383	1,100,000	—
" " '35		—	—	—	141,840	40,000	—	—	—	—	80,281	—	80,281	522,205	1,100,000	—
" " '36		—	—	—	193,280	30,000	—	—	—	—	151,938	—	84,135	665,397	1,000,000	—
" " '37		—	—	—	193,657	25,000	—	—	—	—	151,937	—	89,600	680,864	1,000,000	—
" " '38		—	—	—	173,126	—	—	469	—	—	149,661	—	173,834	697,889	1,100,000	—

* £183,840 was eliminated by a capital reconstruction scheme in 1937.

Year ending	Col. 1	Net transfers for each Department (see headnote)														Funds other than departmental
		Interest & Dividends not carried to other accounts														
		2	3	4	5	6	7	8	9	10	11	12	13	14		
		£	£	£	£	£	£	£	£	£	£	£	£	£	£	
Sea																
31 Dec. '33		49,455	64	—	—	96,808	310	— 66	— 4,451	— 2,311	65,967	—	79,734	161,942	766,514	
" " '34		47,000	64	—	—	68,440	344	936	— 87	— 1,983	67,813	3,826	19,461	185,554	793,126	
" " '35		49,796	52	—	—	52,971	— 153	— 505	935	— 276	67,812	8,130	12,588	199,842	793,244	
" " '36		52,283	72	—	—	69,580	188	— 1,619	633	— 798	67,265	8,373	14,293	231,915	780,213	
" " '37		51,856	43	—	—	45,146	489	— 2,155	654	— 3,299	65,625	7,837	12,995	242,504	770,513	
Southern Insurance (allied with Century)																
31 Dec. '33		3,341	9,316	—	384	—	—	—	262	5,619	—	5,780	2,034	— 577	—	
" " '34		3,285	10,155	—	— 946	2,210	—	—	256	190	—	6,315	10,252	— 1,894	—	
" " '35		5,054	13,854	—	— 1,509	750	—	—	192	381	9,034	9,860	4,458	3,504	—	
" " '36		6,526	18,994	—	— 3,289	375	—	—	241	540	4,003	14,156	8,671	6,639	—	
" " '37		7,442	22,704	—	— 5,098	—	—	—	782	1,233	4,725	18,374	4,456	4,582	—	
State (allied with Royal Exchange)																
31 Dec. '33		17,507	—	1,814	64,260	13,057	804	5,003	8,534	4,377	18,823	16,659	47,906	134,845	277,134	
" " '34		17,154	—	1,814	34,495	12,272	1,048	2,072	— 1,921	11,386	20,247	15,015	26,674	156,216	282,253	
" " '35		17,095	—	1,814	45,700	10,838	655	2,848	9,586	11,403	19,375	14,217	26,674	195,889	285,239	
" " '36		18,040	—	1,814	27,953	5,000	1,491	895	8,906	5,232	19,219	17,186	23,896	204,921	290,439	
" " '37		18,596	2,604	1,814	40,148	8,622	1,892	— 1,146	2,903	9,437	19,386	18,565	29,389	222,502	297,718	
Sun																
31 Dec. '33		99,167	1,489	—	338,299	109,309	5,086	11,436	56,829	89,014	244,000	5,972	391,994	1,159,366	1,684,509	
" " '34		100,564	16,577	—	290,132	111,220	1,161	— 4,218	4,759	73,005	246,917	5,780	216,928	1,283,392	1,693,502	
" " '35		95,748	1,675	—	392,135	80,552	4,355	— 1,741	— 3,340	69,415	253,333	4,030	329,451	1,335,376	1,710,237	
" " '36		88,436	1,908	—	312,409	80,609	4,993	9,374	12,176	133,145	251,208	2,890	268,957	1,465,371	1,766,266	
" " '37		112,437	681	—	370,423	31,770	11,066	8,603	37,024	124,204	248,195	3,829	414,265	1,495,490	1,979,797	
Sun Life																
31 Dec. '33		19,887	—	228,111	—	—	—	—	—	—	76,800	866	—	200,281	—	
" " '34		21,006	—	8,441	—	—	—	—	—	—	76,800	596	—	632,332	—	
" " '35		19,537	—	15,109	—	—	—	—	—	—	76,800	493	—	589,686	—	
" " '36		19,406	—	17,439	—	—	—	—	—	—	76,800	751	—	548,980	—	
" " '37		23,363	—	325,134	—	—	—	—	—	—	96,000	1,891	—	799,586	—	
Tariff Reinsurances (allied with Phoenix)																
31 Dec. '33		7,007	—	—	13,052	—	—	—	—	—	—	—	10,281	9,780	19,497	
" " '34		11,768	—	—	16,185	—	—	—	—	—	—	—	20,692	17,041	35,343	
" " '35		10,790	—	—	32,696	—	—	—	—	—	—	—	35,280	25,246	66,140	
" " '36		12,494	—	—	17,534	—	—	—	—	—	—	—	29,281	25,984	91,586	
" " '37		13,072	—	—	14,985	—	—	—	—	—	—	—	25,281	28,771	98,931	
Threadneedle (1923) Ltd.																
31 Dec. '33		4,840	837	—	—	—	—	—	—	—	3,750	4,774	2,050	30,178	30,178	
" " '34		5,521	2,439	—	—	6,000	—	—	—	—	4,844	4,756	—	28,538	15,000	
" " '35		5,324	1,100	—	—	9,827	—	—	—	—	4,844	4,516	5,007	29,422	20,000	
" " '36		4,655	4,655	—	—	1,400	—	—	—	—	4,844	4,418	700	29,401	20,000	
" " '37		5,140	1,051	—	1,159	2,000	—	—	—	—	4,688	4,476	1,000	29,062	20,000	
Tobacco																
31 Dec. '33		9,010	3,552	—	—	31,753	—	—	—	—	7,875	—	34,675	40,221	81,675	
" " '34		11,445	3,091	—	6,000	20,324	—	—	—	—	9,843	—	31,272	43,642	101,675	
" " '35		11,785	3,550	—	5,016	26,856	—	—	—	—	10,850	—	38,811	44,824	127,500	
" " '36		13,404	3,401	—	2,837	24,099	—	—	—	—	10,850	—	31,521	48,996	147,500	
" " '37		13,644	5,532	—	2,674	10,984	—	—	—	—	12,099	—	14,752	55,069	150,000	

Year ending	Col. 1	Net transfers for each Department (see headnote)										Dividends & Bonuses to Shareholders 11	Expenses not charged to other accounts 12	Sundry Outgo 13	Profit & Loss Balance at end of year 14	Funds other than departmental 15
		Interest & Dividends not carried to other accounts 2	Sundry Receipts 3	Life 4	Fire 5	Marine 6	Personal Accident 7	Employers' Liability 8	Motor Vehicle 9	Other Departments 10						
Trade Indemnity																
'83		14,387	5,374	—	—	—	—	—	—	—4,709	10,000	—	—	929	19,125	50,000
'34		14,117	12	—	—	—	—	—	—	17,838	12,500	—	—	—	26,092	65,000
'35		13,671	11	—	—	—	—	—	—	23,057	15,000	—	—	—	38,332	75,000
'36		13,031	6	—	—	—	—	—	—	26,159	15,000	—	—	—	36,528	90,000
'37		13,107	5	—	—	—	—	—	—	40,788	15,000	—	—	—	40,428	110,000
Trafalgar																
'36		153	622	—	—	—	36	—	—370	—	—	—	609	4,643	—4,763	—
'37		518	71	—	—	—	—	—	1,353	37	—	—	575	—	—3,317	—
Union (allied with Commercial Union)																
'33		66,764	—	—	50,000	—	—	—	—	21,591	115,000	—	—	23,355	—	220,705
'34		62,277	—	—	100,000	—	—	—	—	20,407	115,000	—	—	67,684	—	224,358
'35		60,157	—	—	95,000	—	—	—	407	—	125,000	—	—	15,957	—	235,101
'36		58,676	—	—	100,000	—	—	—	400	10,000	100,000	—	—	69,076	—	238,214
'37		57,627	—	—	105,000	—	—	—	394	—	100,000	—	—	31,557	—	268,949
Union Marine & General (allied with Phoenix)																
'33		41,102	—	—	875	30,000	—335	—	273	—720	36,788	—	3,677	20,154	215,378	400,000
'34		38,704	—	—	6,410	23,000	—283	—	—1,223	—2,494	38,014	—	3,789	15,024	222,664	400,000
'35		39,035	—	—	10,208	20,000	—349	—	817	1,633	38,014	—	3,900	15,000	237,093	400,000
'36		37,901	—	—	7,232	26,000	—348	—	—2,062	750	37,401	—	3,800	20,205	245,161	400,000
'37		36,572	—	—	8,829	6,000	163	—	—1,346	—668	36,788	—	2,561	25,046	230,320	400,000
United British (allied with Motor Union)																
'33		24,127	7,762	—	—7,975	—	—126	1,104	—60	1,612	21,000	—	3,949	1,454	23,826	59,004
'34		25,075	5,797	—	—3,103	—	—296	—937	—107	3,052	21,000	—	2,162	2,420	27,725	58,732
'35		25,596	2,003	—	713	—	—796	1,771	—2,214	2,004	21,700	—	2,006	2,440	30,667	58,235
'36		21,924	2,244	—	1,864	—	—697	1,211	—1,538	4,945	21,700	—	1,892	2,422	36,019	50,208
'37		21,928	12	—	3,957	—	701	34	—5,453	10,055	21,350	—	2,903	1,960	41,011	50,208
United Friendly																
'34		—	—	—	18,884	—	8,786	—	—	2,283	3,935	—	16,704	—	10,188	10,000
'35		—	—	—	17,194	—	7,279	—	—	1,501	4,423	—	7,075	36	11,484	20,000
'36		—	—	—	19,922	—	5,651	—	—	1,334	6,965	—	12,888	728	12,810	25,000
United Legal Indemnity (allied with Yorkshire)																
'33		1,413	—	—	1,289	—	24	445	2,951	—228	—	—	133	1,110	12,356	9,000
'34		1,594	—	—	893	—	123	895	—806	—313	347	—	137	1,411	12,846	10,000
'35		1,719	—	—	1,069	—	104	651	1,876	209	347	—	125	6,125	11,876	15,000
'36		1,787	—	—	2,684	—	157	1,046	1,045	591	341	—	196	6,273	11,877	21,000
'37		1,966	—	—	2,563	—	59	261	1,641	2,178	336	—	121	8,232	11,857	27,000
Universal																
'33		2,858	15,951	—	—972	—	1,070	495	—16,014	—55	2,812	—	1,408	1,043	3,743	15,000
'34		3,287	8,942	—	—510	—	812	—537	—3,813	—372	1,875	—	419	577	8,608	15,000
'35		3,759	—	—	81	—	—59	393	3,490	—61	2,906	—	—	6,363	9,922	20,000
'36		4,312	—	—	—16	—	—1,129	5,649	—200	—200	2,906	—	578	5,073	7,321	25,000
'37		4,210	—	—	—576	—	1,391	1,211	—192	—184	2,859	—	—	1,468	8,854	15,000
Victory																
'33		22,759	23,154	—	3,057	—	—	—	—	—	—	—	2,339	8,250	48,976	—
'34		22,637	17,518	—	4,569	—	—	—	—	—	—	—	2,019	9,750	82,131	—
'35		21,538	14,416	—	6,602	—	—	—	—	—	5,813	—	2,259	9,000	32,645	75,000
'36		21,616	6,311	—	6,785	—	—	—	—	—	6,867	—	2,240	28,200	30,004	100,000
'37		21,841	509	—	21,236	—	—	—	—	—	6,750	—	2,334	33,213	31,284	120,000

PROFIT AND LOSS ACCOUNTS

515

Year ending	Interest & Dividends not carried to other accounts	Net transfers for each Department (see headnote)										Expenses not charged to other accounts			Dividends & Bonuses to Shareholders	Sundry Outgo	Profit & Loss Balance at end of year
		Sundry Receipts	Life	Fire	Marine	Personal Accident	Employers' Liability	Motor Vehicle	Other Departments	£	£	£	£	£			
Col. 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15			
Vulcan Boiler & General (allied with London Assurance)																	
31 Dec. '33	22,800	—	—	—	—	—	—	—	—	—	—	—	—	—			
" 34	22,527	—	—	—	—	—	—	—	—	—	—	—	—	—			
" 35	22,207	—	—	—	—	—	—	—	—	—	—	—	—	—			
" 36	21,673	—	—	—	—	—	—	—	—	—	—	—	—	—			
" 37	20,063	—	—	—	—	—	—	—	—	—	—	—	—	—			
*After providing for Final Dividend for 1937.																	
Warden (allied with Royal)																	
31 Dec. '33	16,726	—	—	—	—	—	—	—	—	—	—	—	—	—			
" 34	15,897	—	—	—	—	—	—	—	—	—	—	—	—	—			
" 35	17,246	—	—	—	—	—	—	—	—	—	—	—	—	—			
" 36	17,452	—	—	—	—	—	—	—	—	—	—	—	—	—			
" 37	18,039	—	—	—	—	—	—	—	—	—	—	—	—	—			
Welsh (allied with London and Scottish)																	
31 Dec. '33	3,195	—	—	—	—	—	—	—	—	—	—	—	—	—			
" 34	3,862	—	—	—	—	—	—	—	—	—	—	—	—	—			
" 35	3,739	—	—	—	—	—	—	—	—	—	—	—	—	—			
" 36	3,273	—	—	—	—	—	—	—	—	—	—	—	—	—			
" 37	3,061	—	—	—	—	—	—	—	—	—	—	—	—	—			
West of Scotland (allied with Commercial Union)																	
31 Dec. '33	11,798	—	—	—	—	—	—	—	—	—	—	—	—	—			
" 34	12,305	—	—	—	—	—	—	—	—	—	—	—	—	—			
" 35	12,874	—	—	—	—	—	—	—	—	—	—	—	—	—			
" 36	13,162	—	—	—	—	—	—	—	—	—	—	—	—	—			
" 37	12,613	—	—	—	—	—	—	—	—	—	—	—	—	—			
Western																	
31 Dec. '33	56,791	205	—	—	—	—	—	—	—	—	—	—	—	—			
" 34	56,031	—	—	—	—	—	—	—	—	—	—	—	—	—			
" 35	56,275	89,146	—	—	—	—	—	—	—	—	—	—	—	—			
" 36	61,219	142,345	—	—	—	—	—	—	—	—	—	—	—	—			
" 37	63,961	—	—	—	—	—	—	—	—	—	—	—	—	—			
Western Australian																	
30 June '33	3,386	963	—	—	—	—	—	—	—	—	—	—	—	—			
" 34	4,359	429	—	—	—	—	—	—	—	—	—	—	—	—			
" 35	4,517	4,554	—	—	—	—	—	—	—	—	—	—	—	—			
" 36	4,194	283	—	—	—	—	—	—	—	—	—	—	—	—			
" 37	4,071	1,865	—	—	—	—	—	—	—	—	—	—	—	—			
World Auxiliary																	
31 Dec. '33	16,864	39,640	—	—	—	—	—	—	—	—	—	—	—	—			
" 34	16,974	3,627	—	—	—	—	—	—	—	—	—	—	—	—			
" 35	18,289	5,019	—	—	—	—	—	—	—	—	—	—	—	—			
" 36	17,700	315	—	—	—	—	—	—	—	—	—	—	—	—			
" 37	17,432	1,740	—	—	—	—	—	—	—	—	—	—	—	—			
World Marine & General (allied with Northern)																	
31 Dec. '33	23,587	17,594	—	—	—	—	—	—	—	—	—	—	—	—			
" 34	20,690	108,299	—	—	—	—	—	—	—	—	—	—	—	—			
" 35	17,825	4,941	—	—	—	—	—	—	—	—	—	—	—	—			
" 36	29,574	2,608	—	—	—	—	—	—	—	—	—	—	—	—			
" 37	29,457	—	—	—	—	—	—	—	—	—	—	—	—	—			
Yorkshire																	
31 Dec. '33	34,995	8,000	9,610	—	—	—	—	—	—	—	—	—	—	—			
" 34	34,452	8,000	13,570	—	—	—	—	—	—	—	—	—	—	—			
" 35	34,066	8,000	128,461	—	—	—	—	—	—	—	—	—	—	—			
" 36	36,448	—	21,570	—	—	—	—	—	—	—	—	—	—	—			
" 37	35,945	—	21,570	—	—	—	—	—	—	—	—	—	—	—			

LEIGHTON-STRAKER
BOOKBINDING
COMPANY LTD.

YEAR BOOKS
CATALOGUES
DIARIES
EDITIONS-DE-LUXE
AND
EVERYTHING IN
THE WAY
OF
BOOKBINDING

STANDARD ROAD, NORTH ACTON
N.W.10

INDUSTRIAL ASSURANCE COMPANIES INCORPORATED IN GREAT BRITAIN

COMPARATIVE SUMMARIES OF BUSINESS TRANSACTED 1913-1936

INCOME.

INCOME.

Year.	New business effected during year.		Assurances in force at end of year.		Premiums.	Interest.	Miscellaneous Income
	No. of Assurances.	Sums Assured.	No. of Policies.	Sums Assured.			
		£	£	£	£	£	£
1913	8,232,899	94,194,291	37,558,248	428,690,925	17,291,641	2,024,752	300,674
1914	7,501,201	87,486,107	38,004,956	433,900,645	17,982,777	2,116,699	361,782
1915	6,668,443	81,739,360			18,565,276	2,100,570	415,964
1916	5,688,509	70,285,625			19,572,728	2,265,848	391,744
1917	5,284,746	68,196,461			20,958,849	2,621,434	403,733
1918	5,335,250	74,796,000	figures not available for these years.		22,398,430	2,869,675	968,416
1919	6,525,388	106,079,745			25,949,822	3,106,465	624,501
1920	6,084,072	112,842,005			29,268,521	3,643,890	877,179
1921	5,689,264	106,450,247			31,087,690	4,176,171	765,094
1922	6,633,375	126,661,633			31,580,117	4,777,869	769,291
1923	6,835,451	139,462,987	51,493,663	715,603,343	33,212,837	5,498,518	712,469
1924	6,299,740	124,442,183	52,138,662	750,716,467	34,133,051	6,638,653	674,535
1925	6,689,427	124,560,816	55,288,461	832,432,904	36,615,413	7,607,291	733,379
1926	6,027,406	115,860,031	56,097,168	870,218,042	36,802,162	8,667,071	84,989
1927	7,471,415	145,419,953	56,871,402	903,160,512	38,805,282	9,391,441	56,015
1928	7,348,630	145,300,886	57,656,603	920,124,764	40,876,520	10,102,245	34,608
1929	7,722,737	154,717,906	58,719,269	952,820,195	42,002,389	10,937,698	33,427
1930	8,005,840	158,024,482	62,030,104	1,006,382,503	43,811,293	11,696,021	228,269
1931	8,254,517	162,805,164	63,946,191	1,035,205,047	45,407,253	12,134,350	120,836
1932	8,376,653	161,029,356	65,131,434	1,050,590,082	46,354,614	12,522,765	1,299,389
1933	8,474,716	161,127,436	66,595,929	1,088,769,588	47,662,575	12,298,158	2,139,052
1934	8,530,815	161,800,870	68,323,529	1,123,440,255	50,071,522	13,188,068	993,452
1935	8,184,269	157,306,978	71,037,447	1,176,404,845	51,502,632	14,048,305	10,814
1936	8,258,151	162,591,966	72,652,307	1,254,563,582	53,633,351	14,638,022	559,983

OUTGO.

OUTGO.

CLAIMS		Surrenders	Commission	Other Expenses of Management	Misc. Outgo	Shareh'ders Dividends etc.	Fund at end of year	Year.
By death.	By maturity.							
£	£	£	£	£	£	£	£	
7,236,404		274,217	4,504,839	3,448,816	666,601	758,784	55,762,235	1913
7,828,831		269,433	4,618,209	3,401,016	734,893	728,662	58,700,590	1914
8,949,522		230,786	4,598,944	3,297,726	678,535	673,426	61,382,262	1915
9,232,476		191,794	4,546,978	3,503,267	683,342	462,426	64,992,299	1916
9,917,877		169,763	4,735,971	3,786,801	647,453	473,875	69,435,130	1917
11,455,569		148,282	5,025,668	4,235,578	300,540	477,539	74,028,475	1918
9,828,359		234,448	5,729,192	5,256,699	621,306	814,133	80,519,449	1919
9,271,633		340,629	6,699,886	6,843,193	1,008,096	512,424	89,711,361	1920
10,167,648		713,612	6,891,510	6,496,570	591,930	710,363	100,279,629	1921
10,573,131		1,074,231	6,702,580	6,025,984	531,459	758,976	111,450,706	1922
10,800,279		1,159,055	6,877,972	6,218,540	662,692	1,006,903	123,200,043	1923
9,714,743	1,794,296	1,057,451	6,791,984	5,821,795	1,764,632	1,051,736	136,419,669	1924
10,215,941	1,927,105	1,131,803	7,114,039	6,020,247	2,134,577	1,047,561	151,784,731	1925
10,466,691	3,623,689	1,666,920	6,473,246	5,858,901	2,341,525	1,059,930	165,848,661	1926
11,632,181	5,131,539	1,732,222	6,698,560	6,149,578	2,491,609	1,122,331	179,143,379	1927
11,808,418	7,105,378	1,939,099	6,965,755	6,347,901	2,624,375	1,336,731	192,029,095	1928
13,804,085	6,694,111	3,080,621	7,058,602	6,615,255	3,246,180	1,391,136	203,112,619	1929
12,720,446	5,417,879	3,791,788	7,233,812	6,892,533	3,812,691	1,654,847	217,324,206	1930
14,212,130	4,529,651	4,512,935	7,407,310	7,066,391	9,424,349	1,575,407	226,258,422	1931
14,431,898	3,893,417	5,284,985	7,558,671	7,086,598	2,865,820	2,144,072	243,030,888	1932
15,319,853	5,710,982	4,941,766	7,762,360	8,361,484	1,684,120	2,088,130	259,261,978	1933
15,525,557	5,876,226	4,881,615	8,093,553	8,359,020	1,437,777	1,792,905	277,518,367	1934
15,949,850	5,051,511	4,753,673		16,724,567	2,087,721	1,800,838	296,711,958	1935
17,202,619	5,372,526	4,547,375		17,285,240	2,255,863	1,804,021	317,093,762	1936

SUMMARIES OF ORDINARY LIFE

COMPANIES ESTABLISHED

INCOME

Year.	BUSINESS WITHIN GT. BRITAIN & N. IRELAND.				BUSINESS OUT OF GT. BRITAIN & N. IRELAND.			
	No. of Policies.	Sums Assured.	Single Premiums.	Yearly renewal Premiums.	No. of Policies.	Sums Assured.	Single Premiums.	Yearly renewal Premiums.
		£	£	£		£	£	£
1913	304,031	58,999,257	473,942	2,450,656	20,423	8,628,858	8,988	363,822
1914	262,673	52,951,043	515,599	2,261,972	17,031	7,127,015	9,397	285,688
1915	243,197	44,032,252	537,387	2,090,103	9,892	4,344,278	5,529	173,057
1916	203,461	43,965,239	852,975	2,078,086	9,579	4,282,273	3,273	176,904
1917	256,286	51,821,489	393,199	2,811,018	10,400	4,416,733	2,426	181,358
1918	297,350	67,912,813	573,375	4,123,597	10,126	5,422,807	19,839	303,873
1919	521,201	121,124,137	653,681	6,138,328	18,023	10,330,226	46,642	445,938
1920	541,265	133,689,055	396,928	6,567,026	20,503	12,938,419	49,601	543,135
1921	352,469	98,446,497	295,336	4,643,225	18,250	10,797,446	106,647	455,092
1922	352,400	96,083,069	545,285	4,517,017	18,556	10,219,182	12,144	441,193
1923	352,379	98,710,659	572,911	4,495,017	25,845	13,039,900	35,328	558,164
1924	378,800	110,559,598	3,446,920	4,912,862	26,605	13,101,411	38,275	580,461
1925	387,746	117,613,565	7,538,617	4,945,070	26,700	12,583,046	29,552	558,504
1926	364,075	116,664,683	6,641,406	4,860,417	23,695	12,250,980	65,045	538,677
1927	416,173	134,162,970	9,950,757	5,455,070	27,850	13,662,191	17,287	629,475
1928	429,004	146,854,773	12,230,545	5,790,612	33,025	12,843,893	45,060	595,856
1929	435,298	149,648,750	12,102,487	5,770,654	32,890	12,637,177	18,227	594,253
1930	444,112	154,053,191	6,456,888	5,959,709	30,409	12,243,689	54,539	571,766
1931	431,839	147,940,764	2,709,246	5,669,566	29,895	13,239,014	103,931	586,927
1932†	432,670	151,117,345	4,293,184	5,518,674	30,188	13,031,336	88,118	557,530
1933†	477,710	166,447,523	5,701,950	6,009,862	38,725	17,041,620	177,622	686,449
1934†	535,557	186,011,488	4,696,751	6,675,115	47,500	21,615,617	178,287	958,947
1935†	534,040	199,836,508	4,606,210	7,309,562	54,738	24,010,671	236,896	944,243
1936†	564,939	216,751,346	4,634,467	7,665,732	61,037	26,438,952	267,586	1,031,265

OUTGO.

Year.	CLAIMS.		SURRENDERS.		ANNUITIES.		BONUSES IN CASH AND R'DCTN OF PREMIUMS.	
	Business within U.K.	Business out of U.K.	Business within U.K.	Business out of U.K.	Business within U.K.	Business out of U.K.	Business within U.K.	Business out of U.K.
	£	£	£	£	£	£	£	£
1913	21,177,934	2,413,176	2,223,034	303,915	2,567,033	124,116	1,303,378	86,049
1914	23,965,900	2,680,209	2,208,313	330,458	2,640,750	120,542	1,053,475	55,820
1915	26,588,697	2,653,680	2,408,720	318,917	2,595,239	108,545	1,088,152	49,812
1916	26,724,408	2,718,583	2,178,456	258,147	2,488,839	111,622	1,075,243	21,210
1917	27,624,217	2,596,884	1,918,399	262,692	2,449,108	104,660	755,223	16,135
1918	27,525,241	3,061,716	1,547,467	236,650	2,389,735	94,065	626,781	11,571
1919	27,634,416	3,095,724	1,957,198	233,261	2,518,175	94,225	824,427	16,298
1920	26,841,014	2,949,449	2,670,449	512,391	2,503,053	100,655	851,403	56,204
1921	28,755,493	2,260,582	3,390,804	439,247	2,537,498	60,709	974,874	36,056
1922	31,508,072	2,204,967	3,638,185	512,245	2,535,344	63,379	871,871	32,351
1923	31,157,362	3,109,693	3,846,662	791,027	2,651,215	97,542	1,227,949	89,060
1924	33,382,012	3,165,965	4,126,535	767,034	2,774,786	98,143	822,374	52,930
1925	32,620,124	3,103,450	4,460,671	620,478	2,878,855	83,867	1,114,730	103,178
1926	32,858,637	2,988,906	4,734,699	742,748	2,916,345	83,908	1,300,724	69,263
1927	41,222,003	3,111,213	5,536,190	697,864	3,062,390	82,983	910,396	65,534
1928	45,170,191	3,142,511	5,640,334	654,861	3,087,866	81,133	1,712,513	184,402
1929	47,070,919	3,400,491	6,774,973	919,720	3,167,504	80,561	1,017,984	77,210
1930	44,341,531	3,296,628	18,388,630	773,957	3,286,218	83,582	1,443,452	233,461
1931	45,186,166	3,853,840	12,650,403	1,000,128	3,423,961	87,287	1,707,314	147,742
1932†	50,917,392	3,439,452	12,101,728	1,280,301	3,676,776	87,783	1,096,852	92,952
1933†	51,230,968	3,588,305	9,625,009	1,214,445	4,682,789	100,182	1,685,497	143,317
1934†	60,600,108	3,619,992	8,364,816	1,027,856	5,572,918	117,602	1,399,913	84,891
1935†	63,468,622	3,600,929	8,110,332	898,468	6,510,604	168,768	1,192,033	281,541
1936†	57,627,478	3,663,504	7,509,740	838,709	7,350,178	222,869	1,619,618	171,915

BUSINESS TRANSACTED 1913-1936

WITHIN GREAT BRITAIN.

INCOME

PREMIUMS.		ANNUITIES.		Interest, less tax.	Miscellaneous Income	Year.
Within the U.K.	Outside the U.K.	Within the U.K.	Outside the U.K.			
£	£	£	£	£	£	
28,143,391	3,347,236	2,303,272	70,043	14,901,434	207,093	1913
28,999,295	3,284,525	1,953,860	39,401	15,180,229	435,674	1914
29,451,971	2,949,515	1,392,748	14,772	14,916,124	541,205	1915
30,226,100	2,838,902	919,271	12,193	14,646,816	383,405	1916
30,476,951	2,813,817	1,173,954	13,943	15,182,462	178,610	1917
33,804,785	3,235,691	1,517,041	21,857	15,242,539	1,987,560	1918
37,764,724	3,481,394	2,128,856	133,217	16,180,716	1,515,011	1919
41,934,138	3,615,326	1,832,711	99,478	17,527,163	1,033,803	1920
44,093,049	3,313,823	1,518,261	36,384	18,696,253	1,440,696	1921
45,645,070	3,269,560	2,530,989	27,392	20,609,357	2,403,978	1922
46,816,986	4,385,494	3,009,991	48,809	22,139,051	2,964,405	1923
51,461,498	4,565,507	2,709,151	46,092	23,431,959	937,507	1924
57,921,047	4,602,939	3,215,755	59,441	25,181,241	1,436,787	1925
58,494,934	4,554,667	2,288,882	53,376	26,636,450	1,069,681	1926
63,907,441	4,751,394	2,695,310	60,507	28,481,264	777,795	1927
68,171,779	4,615,737	3,130,842	67,969	30,256,786	1,228,506	1928
69,311,308	4,370,179	3,263,353	78,315	32,350,803	1,353,503	1929
66,754,929	4,959,599	3,728,631	73,363	33,425,981	1,710,494	1930
65,237,971	5,357,134	4,661,304	91,580	33,566,477	797,536	1931
67,866,408	5,270,308	13,069,371	211,500	33,944,673	4,990,789	1932†
71,367,765	5,462,875	13,022,871	270,145	33,734,254	2,828,471	1933†
71,452,673	5,831,198	14,050,689	586,303	35,291,791	3,907,581	1934†
74,330,383	6,356,823	13,811,586	1,087,330	36,431,825	3,480,046	1935†
77,257,263	6,923,467	13,412,586	478,074	37,413,675	1,280,420	1936†

† The figures of one purely re-insurance company are not included.

‡ The figures of two purely re-insurance companies are not included.

OUTGO

COMMISSION.		Expenses of Management.	Shareholders' Dividends and Profits.	Miscellaneous including transfers to Investment reserve.	Life Assurance funds at the end of the Year.	Year.
Business within U.K.	Business out of U.K.					
£	£	£	£	£	£	
1,431,649	282,975	2,623,501	503,706	2,621,803	381,491,584	1913
1,386,606	251,739	2,546,832	525,339	2,923,611	390,053,841	1914
1,332,593	184,231	2,500,770	350,449	8,364,188	390,477,288	1915
1,371,955	173,467	2,589,566	147,746	4,442,451	395,194,281	1916
1,432,071	183,709	2,547,280	211,649	5,168,318	396,373,137	1917
1,686,848	201,524	2,975,571	165,537	3,655,752	411,004,054	1918
2,427,567	324,626	3,358,378	446,700	3,516,366	425,932,087	1919
2,835,521	411,111	4,028,783	438,598	10,072,793	437,529,794	1920
2,619,055	358,669	4,455,174	589,656	1,088,505	456,569,721	1921
2,525,709	339,921	4,536,413	861,618	1,541,880	479,543,714	1922
2,538,698	431,607	4,688,138	1,012,929	2,066,728	506,280,738	1923
2,651,466	441,827	4,938,949	1,097,193	1,264,757	532,656,641	1924
2,820,232	446,676	5,213,540	983,400	1,326,387	570,056,580	1925
2,778,595	407,800	5,216,288	1,163,032	1,765,357	605,615,753	1926
3,012,283	452,046	5,600,187	1,226,435	901,847	640,391,882	1927
3,127,525	409,925	5,563,636	1,571,762	1,497,423	674,270,518	1928
3,192,809	415,027	5,889,249	1,536,676	2,458,467	710,089,980	1929
3,271,751	416,221	6,065,081	2,065,531	2,206,211	734,506,607	1930
3,284,209	476,574	6,264,434	1,848,092	12,521,098	754,262,613	1931
3,394,646	431,400	6,431,587	799,809	3,524,067	792,651,130	1932†
3,515,893	504,771	7,144,598	1,501,782	1,823,394	833,191,150	1933†
3,632,855	590,705	7,337,680	1,430,165	2,023,368	868,371,576	1934†
3,890,786	671,663	7,796,466	1,706,693	1,005,902	902,723,197	1935†
3,940,300	719,471	8,031,936	1,641,849	646,780	942,552,637	1936†

† The figures of one purely re-insurance company are not included.

‡ The figures of two purely re-insurance companies are not included.

SUMMARIES OF ORDINARY LIFE

COMPANIES ESTABLISHED

Year.	BUSINESS WITHIN UNITED KINGDOM.				PREMIUMS.	
	No. of Policies.	Sums assured.	Single Premiums.	Yearly renewal Premiums.	Business within U.K.	Business out of U.K.
		£	£	£	£	£
1913	7,276	3,024,502	37,023	138,406	1,739,268	52,463,242
1914	5,717	2,472,477	33,265	119,537	1,618,458	48,981,346
1915	4,466	1,847,855	24,251	89,710	1,613,676	49,778,615
1916	4,840	2,265,299	30,629	118,515	1,619,989	53,628,906
1917	4,461	2,127,135	9,064	113,739	1,623,964	58,794,924
1918	4,565	2,311,362	27,818	125,095	1,652,382	61,120,445
1919	9,161	4,662,760	54,571	231,895	1,806,904	68,990,981
1920	12,369	6,861,862	198,113	337,473	2,159,297	78,785,141
1921	11,503	5,880,879	29,200	291,493	2,131,397	83,399,249
1922	12,017	5,629,203	64,030	269,079	2,252,493	89,817,649
1923	13,388	6,386,310	111,508	300,425	2,374,265	101,657,693
1924	15,876	8,058,066	303,118	372,538	2,917,081	74,625,258
1925	17,463	9,118,318	682,615	380,857	3,513,838	82,619,371
1926	19,215	10,464,362	1,216,674	400,509	4,345,336	91,478,780
1927	22,058	13,457,082	1,099,978	514,110	4,601,834	153,286,667
1928	26,604	15,950,652	1,425,179	561,728	5,338,115	166,341,086
1929	32,804	20,180,004	1,979,962	709,511	6,482,334	179,772,139
1930	36,790	20,108,430	1,002,332	756,068	6,205,693	188,938,453
1931	35,900	17,792,701	1,191,361	677,872	6,876,302	192,629,044
1932	30,208	15,630,180	969,377	509,599	6,582,005	182,982,382
1933	25,542	13,819,499	582,177	440,420	5,842,044	107,076,859
1934	24,854	15,195,460	867,432	484,110	6,199,023	107,568,602
1935	23,165	15,150,482	593,278	507,775	6,149,648	112,306,319
1936	22,768	15,342,240	491,454	516,850	6,197,516	109,083,248

(Continued from above).

Year.	SURRENDERS.		ANNUITIES.		BONUSES IN CASH AND IN REDUCTION OF PREMIUMS.	
	Business within U.K.	Business out of U.K.	Business within U.K.	Business out of U.K.	Business within U.K.	Business out of U.K.
	£	£	£	£	£	£
1913	278,666	8,789,641	303,640	1,123,893	307,171	9,497,827
1914	280,193	10,814,717	368,403	1,124,007	365,467	10,359,920
1915	328,638	10,983,006	403,321	1,146,590	300,357	10,000,775
1916	339,137	10,649,418	413,833	1,151,083	314,430	10,705,140
1917	344,093	10,171,412	423,169	1,166,020	351,129	12,236,929
1918	329,942	9,851,903	435,525	1,328,574	503,792	12,993,322
1919	444,833	11,586,553	470,229	1,224,065	454,811	15,045,101
1920	453,944	12,737,945	470,881	1,229,198	410,564	14,453,636
1921	381,653	15,930,201	507,858	1,355,440	360,071	16,047,352
1922	401,647	20,591,814	489,703	1,291,829	436,947	19,144,606
1923	450,661	22,094,397	518,407	2,282,763	543,328	22,481,905
1924	415,001	13,114,168	562,404	3,369,629	580,237	15,129,713
1925	464,338	12,772,765	639,838	3,426,509	510,923	14,623,888
1926	412,520	13,794,753	684,181	3,796,068	391,347	14,535,974
1927	430,359	19,308,044	733,218	4,262,554	305,161	20,912,918
1928	409,778	21,043,114	803,975	3,178,500	391,955	24,009,414
1929	563,190	24,687,692	908,221	3,173,582	568,063	27,280,439
1930	860,432	31,144,096	1,026,633	3,826,518	828,119	32,312,378
1931	1,261,148	43,389,474	1,078,634	4,465,139	939,737	34,522,494
1932	1,540,154	67,467,283	1,249,231	5,346,279	801,000	32,149,053
1933	1,163,555	52,310,595	1,364,826	5,257,293	668,758	17,817,428
1934	924,717	38,161,857	1,522,750	6,868,177	712,101	16,137,839
1935	863,683	30,344,383	1,647,844	8,015,680	659,814	14,056,526
1936	834,268	25,421,932	1,680,064	8,632,036	594,502	12,934,215

BUSINESS TRANSACTED 1913-1936

OUT OF GREAT BRITAIN.

ANNUITIES.		Interest (less Tax)	Miscellaneous	CLAIMS.		Year.
Business within U.K.	Business out of U.K.			Business within U.K.	Business out of U.K.	
£	£	£	£	£	£	
789,724	726,548	21,459,720	1,169,468	868,410	23,972,087	1913
686,570	750,681	22,391,338	2,278,378	1,165,063	25,429,037	1914
335,718	757,613	23,323,129	3,162,788	1,296,261	26,421,747	1915
347,223	1,257,002	24,424,289	1,625,776	1,068,261	27,937,416	1916
256,397	1,112,670	25,359,363	6,206,703	1,359,191	29,890,244	1917
314,110	1,593,932	26,552,148	541,876	1,314,120	35,972,932	1918
433,387	1,576,272	26,603,865	2,644,970	1,458,440	34,438,295	1919
401,681	1,765,276	27,937,029	2,857,163	1,428,168	33,979,142	1920
301,324	1,181,634	30,134,405	1,088,045	1,467,241	34,440,175	1921
394,247	1,343,305	31,484,550	14,249,031	1,681,056	37,733,205	1922
643,040	4,575,232	34,979,810	5,970,713	1,668,750	42,373,544	1923
1,154,114	4,353,152	26,777,882	11,747,556	1,750,516	31,629,253	1924
1,050,532	3,849,364	28,848,756	4,561,168	1,440,519	29,671,707	1925
789,310	4,517,392	31,477,952	7,882,853	1,436,792	31,783,364	1926
1,213,234	7,718,446	46,372,191	6,995,101	1,705,981	49,349,911	1927
1,361,419	15,253,753	49,970,747	7,825,949	1,934,514	54,323,907	1928
1,762,683	14,768,984	54,362,473	8,017,079	2,190,626	62,382,937	1929
1,820,910	15,283,284	58,978,828	8,807,392	2,012,117	67,946,225	1930
1,841,226	23,434,931	61,057,995	11,971,331	2,501,584	71,903,179	1931
2,829,067	20,756,419	59,508,196	8,509,746	3,164,818	72,263,569	1932
2,696,629	21,054,810	39,785,568	9,409,811	2,716,512	47,047,470	1933
3,335,814	34,106,109	41,775,160	3,105,716	2,914,546	46,194,870	1934
1,556,678	32,482,041	43,531,293	16,167,355	3,027,350	45,783,526	1935
1,194,435	30,936,641	45,344,554	24,405,069	3,539,891	47,188,862	1936

(Continued below).

COMMISSION.		Expenses of Management.	Profit and Loss.	Miscellaneous, including transfers to Investment Reserve.	Life Assurance funds at end of Year.	Year.
Business within U.K.	Business out of U.K.					
£	£	£	£	£	£	
98,460	4,002,795	5,327,945	75,427	4,386,556	468,412,078	1913
37,120	3,934,583	5,306,607	91,648	1,526,753	484,265,331	1914
69,480	3,892,188	5,355,161	103,168	3,619,259	499,316,899	1915
85,236	4,906,378	5,637,636	73,849	1,643,989	517,894,310	1916
87,324	4,908,842	6,301,992	79,019	2,948,710	540,980,257	1917
100,789	5,395,370	6,989,296	87,369	1,627,736	555,968,661	1918
141,434	7,772,708	7,520,743	100,325	11,857,901	565,509,597	1919
195,677	10,005,289	10,908,119	128,854	10,956,486	582,079,283	1920
169,024	9,016,253	10,592,156	117,141	12,779,319	597,185,218	1921
176,271	9,602,321	10,791,436	140,025	9,860,407	624,385,226	1922
186,585	11,419,803	12,034,870	881,538	8,995,489	690,740,884	1923
244,782	8,492,072	9,468,861	325,449	1,911,845	529,482,771	1924
280,608	9,646,123	10,710,642	522,517	2,392,119	569,580,078	1925
304,300	10,486,780	10,328,641	396,824	4,070,441	616,957,245	1926
341,708	16,172,248	14,646,363	565,853	6,687,088	932,533,988	1927
377,763	16,456,315	15,788,736	478,644	7,228,222	1,005,353,186	1928
486,678	17,747,751	17,695,219	503,603	9,920,072	1,085,045,250	1929
539,910	17,669,764	18,431,714	615,126	20,308,228	1,167,180,348	1930
543,389	16,093,910	19,233,860	694,808	19,633,522	1,256,451,046	1931
479,132	12,972,935	18,694,687	775,411	21,356,464	1,298,923,279	1932
478,474	7,683,622	13,087,042	2,059,608	16,865,432	916,749,401	1933
497,003	8,495,398	13,978,167	2,464,528	12,792,209	977,447,084	1934
463,534	8,670,418	14,954,900	2,169,851	13,793,332	1,044,772,461	1935
478,192	8,050,972	15,172,320	342,503	14,261,056	1,114,298,633	1936

* The comparatively large difference in the funds at the end of 1926 and 1927 and at the end of 1932 and 1933 is due in respect of 1927 mainly to a certain company commencing to operate in the United Kingdom, and in respect of 1933 mainly to a certain company ceasing to operate in the United Kingdom.

ASSURANCES IN FORCE AS SHOWN BY THE LAST VALUATION RETURNS. ORDINARY ASSURANCE.

From the Board of Trade Returns.

LIFE POLICIES—WITH PROFITS.

Year.	Whole Term of Life.		Limited Premiums.		Endowment Assurances.		Joint Lives and Last Survivor.		Other Classes.		Total—With Profits.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
1913	799,107	358,079,497	67,827	39,051,016	1,720,012	280,029,710	67,312	8,345,883	8,429	5,611,933	2,662,687	691,118,039
1922*	747,386	320,435,680	80,623	42,933,515	2,435,122	419,755,516	37,863	5,565,199	45,471	21,919,825	3,346,465	811,612,946
1923	747,480	328,711,998	63,635	35,789,597	2,437,337	412,009,206	38,414	5,670,502	49,969	31,721,772	3,413,235	811,691,076
1924	756,848	325,287,402	61,533	37,341,197	2,437,830	401,637,398	38,961	5,676,993	49,969	32,549,713	3,486,690	865,913,481
1925	722,608	329,994,346	68,939	39,568,571	2,440,356	403,692,923	41,567	6,120,119	79,814	34,740,154	3,656,864	939,910,045
1926	714,469	332,628,072	68,785	41,730,270	2,440,030	403,692,923	41,567	6,120,119	79,814	34,740,154	3,656,864	939,910,045
1927	698,515	333,751,391	67,232	41,410,384	2,438,562	403,692,923	41,567	6,120,119	79,814	34,740,154	3,656,864	939,910,045
1928	685,693	333,812,437	67,232	42,375,573	2,438,562	403,692,923	41,567	6,120,119	79,814	34,740,154	3,656,864	939,910,045
1929	678,678	335,475,828	71,522	45,757,501	2,438,562	403,692,923	41,567	6,120,119	79,814	34,740,154	3,656,864	939,910,045
1930	671,651	337,993,742	76,972	48,380,043	2,438,562	403,692,923	41,567	6,120,119	79,814	34,740,154	3,656,864	939,910,045
1931	668,138	338,161,489	79,195	49,680,507	2,438,562	403,692,923	41,567	6,120,119	79,814	34,740,154	3,656,864	939,910,045
1931†	646,729	337,012,337	80,134	51,408,774	2,438,562	403,692,923	41,567	6,120,119	79,814	34,740,154	3,656,864	939,910,045
1933†	No. 720,472	Amount £394,699,140			2,438,562	403,692,923	41,567	6,120,119	79,814	34,740,154	3,656,864	939,910,045
1934†	" 714,470	" £394,245,163			2,438,562	403,692,923	41,567	6,120,119	79,814	34,740,154	3,656,864	939,910,045
1935†	" 703,049	" £394,115,182			2,438,562	403,692,923	41,567	6,120,119	79,814	34,740,154	3,656,864	939,910,045
1936†	" 707,161	" £396,162,989			2,438,562	403,692,923	41,567	6,120,119	79,814	34,740,154	3,656,864	939,910,045

LIFE POLICIES—WITHOUT PROFITS.

Year.	Whole Term of Life.		Limited Premiums.		Endowment Assurances.		Endowments.		Joint Lives and Last Survivor.		Contingent and Issue, &c.		Total—Without Profits.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
1913	211,974	75,710,713	22,227	10,337,909	40,587,195	120,245,708	17,109	2,664,562	4,337	1,367,945	25,921	26,551,325	516,807	163,864,749
1922*	194,866	68,317,871	42,826	18,486,970	120,245,708	120,245,708	17,109	2,664,562	4,337	1,367,945	25,921	26,551,325	516,807	163,864,749
1923	203,600	100,673,059	47,026	19,353,660	141,847,708	141,847,708	17,109	2,664,562	4,337	1,367,945	25,921	26,551,325	516,807	163,864,749
1924	208,504	104,488,463	47,354	19,619,324	140,931,810	140,931,810	17,109	2,664,562	4,337	1,367,945	25,921	26,551,325	516,807	163,864,749
1925	213,507	107,242,559	49,548	20,722,354	145,198,301	145,198,301	17,109	2,664,562	4,337	1,367,945	25,921	26,551,325	516,807	163,864,749
1926	210,570	109,208,101	51,103	22,102,235	145,250,160	145,250,160	17,109	2,664,562	4,337	1,367,945	25,921	26,551,325	516,807	163,864,749
1927	211,789	112,086,860	50,098	21,145,139	145,250,160	145,250,160	17,109	2,664,562	4,337	1,367,945	25,921	26,551,325	516,807	163,864,749
1928	208,916	112,648,618	49,794	21,608,095	145,250,160	145,250,160	17,109	2,664,562	4,337	1,367,945	25,921	26,551,325	516,807	163,864,749
1929	207,361	117,417,280	43,542	20,776,093	145,250,160	145,250,160	17,109	2,664,562	4,337	1,367,945	25,921	26,551,325	516,807	163,864,749
1930	197,865	117,005,820	48,765	21,717,581	145,250,160	145,250,160	17,109	2,664,562	4,337	1,367,945	25,921	26,551,325	516,807	163,864,749
1931	204,977	122,652,811	48,288	24,560,152	145,250,160	145,250,160	17,109	2,664,562	4,337	1,367,945	25,921	26,551,325	516,807	163,864,749
1931†	209,275	126,397,922	52,433	25,458,603	145,250,160	145,250,160	17,109	2,664,562	4,337	1,367,945	25,921	26,551,325	516,807	163,864,749
1933†	No. 276,106	Amount £156,735,402			145,250,160	145,250,160	17,109	2,664,562	4,337	1,367,945	25,921	26,551,325	516,807	163,864,749
1934†	" 273,302	" £167,931,510			145,250,160	145,250,160	17,109	2,664,562	4,337	1,367,945	25,921	26,551,325	516,807	163,864,749
1935†	" 292,443	" £182,225,264			145,250,160	145,250,160	17,109	2,664,562	4,337	1,367,945	25,921	26,551,325	516,807	163,864,749
1936†	" 311,510	" £197,924,708			145,250,160	145,250,160	17,109	2,664,562	4,337	1,367,945	25,921	26,551,325	516,807	163,864,749

* Owing to War exigencies the figures for the years 1914–21 were not compiled.

† The figures of one purely reinsurance company are not included.

FIRE

Year	INCOME.			Interest and Dividends.	OUTGO.			Reserves at end of the Year.				
	Reserves at beginning of the Year.		Premiums.		Payments under Policies.	Commission.	Expenses of Management.	Profit and Loss, &c.	Reserves at end of the Year.			
	Unexpired Risks.	Estimated Liability for Outstanding Claims.							Additional Reserve.	Unexpired Risks.	Estimated Liability for Outstanding Claims.	Additional Reserve.
	£	£	£	£	£	£	£	£	£	£	£	£
1913	11,566,392	—	14,715,861	23,241,894	724,601	Claims paid £ Outstanding 15,135,172	4,720,794	5,968,687	2,615,021	11,894,312	—	15,951,762
1914	11,849,288	—	15,936,578	24,839,005	745,335	16,505,668	4,605,188	6,209,886	2,134,112	11,756,181	—	16,232,671
1915	11,747,239	—	16,227,932	29,970,923	726,461	15,001,122	4,803,832	6,310,453	3,346,161	12,246,686	—	16,925,021
1916	12,955,271	—	16,926,743	31,895,112	761,863	13,230,892	5,015,637	6,672,263	3,716,046	13,064,629	—	17,509,512
1917	13,047,310	—	17,467,762	36,018,933	1,376,122	18,597,043	5,522,431	7,258,167	3,716,046	14,798,855	—	17,900,317
1918	14,758,422	—	17,768,571	41,720,905	2,132,644	18,509,694	6,410,460	8,597,490	6,398,631	17,088,895	—	19,075,400
1919	17,205,411	—	19,033,962	49,548,470	2,646,084	21,530,720	7,671,311	11,054,158	6,398,631	20,356,513	—	21,132,194
1920	20,790,001	—	21,737,120	52,597,126	1,946,010	27,891,121	9,730,001	14,016,020	5,750,016	22,760,106	—	22,632,993
1921	22,820,136	—	20,412,579	54,218,570	1,293,342	30,747,965	8,556,181	13,217,658	5,490,439	22,030,431	—	22,867,742
1922	22,618,515	—	21,029,650	55,002,053	938,012	28,407,371	10,109,899	13,236,796	4,910,439	22,589,027	—	22,925,949
1923	22,469,140	—	22,972,807	57,694,074	961,022	28,928,810	10,353,687	13,236,796	4,356,151	23,460,026	—	24,823,660
1924	23,884,879	—	53,321,740	58,321,740	993,502	29,573,787	10,353,687	14,033,253	3,782,820	23,657,437	—	25,019,447
1925	23,516,397	—	60,382,234	60,382,234	880,372	30,039,105	10,353,687	14,175,581	3,782,820	24,550,551	—	25,915,602
1926	24,001,216	—	57,973,941	60,877,108	900,538	27,461,230	10,985,447	14,175,581	3,782,820	24,774,456	—	27,004,791
1927	24,564,143	—	59,120,837	59,120,837	954,076	27,993,163	10,762,210	14,148,662	3,782,820	24,175,079	—	27,838,494
1928	21,130,622	—	59,016,796	59,016,796	1,002,739	27,993,163	10,994,845	14,033,209	6,153,071	23,982,100	—	28,959,186
1929	23,351,453	—	58,418,924	58,418,924	1,204,130	29,347,231	10,945,502	14,389,111	4,574,479	24,550,954	—	29,405,954
1930	24,003,432	—	55,068,423	55,068,423	1,073,721	28,421,462	10,621,733	13,839,446	4,234,154	23,655,742	—	29,771,281
1931	22,265,089	—	51,685,855	51,685,855	806,200	26,265,574	10,204,689	12,981,855	4,111,961	21,301,983	—	26,591,714
1932	21,885,571	—	50,825,946	50,825,946	723,515	26,187,775	10,023,429	12,745,527	4,111,961	20,846,453	—	26,872,345
1933	20,726,382	—	48,352,160	48,352,160	706,967	22,146,791	9,399,001	12,381,548	3,514,710	19,800,528	—	26,348,685
1934	19,798,670	—	44,783,032	44,783,032	712,904	20,469,958	9,823,431	12,217,284	6,782,400	19,990,903	—	26,721,224
1935	19,953,635	—	46,777,905	46,777,905	721,735	19,473,446	9,913,331	12,330,819	7,312,911	19,977,271	—	27,165,639
1936	20,068,784	—	48,946,945	48,946,945	621,255	19,331,191	10,053,410	12,540,333	7,312,911	20,057,389	—	26,024,494

MOTOR

Year	Reserves at the beginning of the year		Premiums.		Interest and Dividends.		Miscellaneous (mainly transfers from Profit and Loss.)		Claims paid and outstanding		Commission.		Expenses of Management.		Miscellaneous (mainly transfers to Profit and Loss).		Reserves at end of year.	
	Unexpired Risks.	Additional Reserve.	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
1931	12,202,504	1,195,559	32,531,735	250,299	435,945	19,303,388	6,119,777	6,529,668	1,223,640	12,589,146	—	168,421						
1932	12,592,105	1,048,843	31,764,959	250,296	263,411	18,029,622	6,043,164	6,604,107	1,986,780	12,387,972	—	873,969						
1933	12,495,754	868,969	31,265,761	232,607	17,844,949	18,596,886	5,928,375	6,474,305	1,369,122	12,144,034	—	932,387						
1934	12,026,950	960,837	31,877,629	243,645	517,119	18,596,886	6,009,138	6,370,184	847,179	12,523,778	—	774,886						
1935	12,561,001	778,848	33,537,228	259,363	394,089	19,192,084	6,152,372	6,692,400	909,738	13,075,261	—	1,053,614						
1936	13,129,798	1,151,293	35,304,476	256,046	181,880	19,628,321	6,540,841	6,994,199	1,720,065	13,867,250	—	1,053,943						

COMPARATIVE TABLE OF TOTAL INSURANCE BUSINESS OF BRITISH COMPANIES FOR THE YEARS 1913-1936.—Continued.

INCOME										OUTGO			
Year	Reserves at beginning of the Year.			Additional Reserve.	Premiums.	Interest and Dividends.	Payments under Policies.	Commission.	Expenses of Management.	Profit and Loss, &c.	(Unexpired Risks.	Reserves at end of the Year.	
	Unexpired Risks.	Estimated Liability for Outstanding Claims.	Additional Reserve.									Estimated Liability for Outstanding Claims.	Additional Reserve.
1913	1,305,766	1,322,760	395,351	3,693,627	105,667	1,754,271	484,323	699,939	420,761	1,434,436	1,480,892	549,607	
1914	1,429,387	1,478,031	546,960	3,783,643	118,780	1,605,304	487,622	765,571	706,846	1,485,721	1,494,423	621,314	
1915	1,485,584	1,493,055	631,892	3,725,349	117,914	1,761,104	476,418	754,607	828,088	1,482,664	1,529,833	731,067	
1916	1,461,285	1,592,162	723,057	3,902,792	119,338	1,714,181	466,146	761,410	828,366	1,560,692	1,599,810	786,067	
1917	1,568,462	1,756,806	787,160	4,309,315	132,870	1,717,840	513,182	850,646	970,317	1,787,474	1,787,474	787,112	
1918	1,704,047	1,975,337	855,136	5,162,705	170,260	1,973,387	560,646	1,014,400	1,081,179	2,071,138	2,016,017	947,572	
1919	2,100,928	2,498,399	956,612	6,337,199	155,630	2,351,209	631,562	1,367,192	1,325,578	2,648,480	2,625,015	880,094	
1920	2,634,256	2,804,285	855,429	8,851,607	245,215	2,930,795	897,346	1,936,857	1,717,239	3,844,473	3,844,473	997,712	
1921	3,667,660	2,617,191	950,137	7,519,830	204,462	2,903,991	699,326	1,868,302	1,717,239	3,126,214	2,684,475	927,712	
1922	3,137,157	892,462	803,137	5,688,885	148,925	2,972,984	638,175	1,493,544	1,579,401	2,312,621	2,792,891	886,651	
1923	2,259,508	5,532,459	857,003	5,532,459	180,663	2,903,153	515,625	1,352,547	2,018,229	2,747,005	2,747,005	886,651	
1924	2,011,717	5,705,172	957,086	5,705,172	145,224	2,948,441	524,949	1,356,095	2,268,290	2,880,846	2,880,846	964,694	
1925	2,286,686	5,648,202	850,668	5,648,202	145,224	3,157,786	516,156	1,356,623	2,366,009	3,247,158	3,247,158	749,742	
1926	2,399,158	5,776,713	635,273	5,776,713	144,205	3,140,566	617,156	1,402,161	2,320,634	3,396,631	3,396,631	576,999	
1927	2,258,451	5,692,653	592,653	5,692,653	139,207	3,279,150	514,486	1,377,093	2,454,201	3,433,769	3,433,769	596,713	
1928	2,391,866	5,636,139	613,820	5,636,139	134,255	3,146,365	479,041	1,379,990	2,552,535	3,536,332	3,536,332	606,314	
1929	2,348,953	5,584,284	538,174	5,584,284	126,756	3,267,677	457,391	1,322,974	2,180,496	3,585,070	3,585,070	614,707	
1930	2,190,697	5,335,902	559,882	5,335,902	120,857	3,267,677	457,391	1,275,614	2,057,680	3,528,147	3,528,147	581,095	
1931	2,052,891	5,602,992	566,762	5,602,992	120,857	3,267,677	457,391	1,253,342	2,025,455	3,813,286	3,813,286	561,757	
1932	2,025,136	5,842,492	585,816	5,842,492	120,857	3,197,480	460,948	1,305,347	2,187,250	4,034,632	4,034,632	586,816	
1933	2,187,250	6,100,949	603,462	6,100,949	125,129	3,344,719	499,517	1,345,344	194,507	4,472,346	4,472,346	606,462	
1936	2,512,375					3,527,127	531,174	1,398,744	263,221	2,454,049	4,802,441	541,075	
MISCELLANEOUS ACCIDENT													
Year	Reserves at the beginning of the year.			Premiums.	Interest and Dividends.	Miscellaneous (mainly transfers from Profit and Loss.)	Claims paid and outstanding.	Commission.	Expenses of Management.	Miscellaneous (mainly transfers to Profit and Loss)	Reserves at end of year.		
	Unexpired Risks.	Additional Reserve.	Additional Reserve.								Unexpired Risks.	Additional Reserve.	
1922	13,260,597	7,571,210	33,981,463	240,346	1,068,522	19,122,720	2,386,846	6,972,553	6,347,873	1,068,117	15,038,997	6,497,978	
1923	10,720,900	10,262,109	47,492,076	222,538	1,013,107	20,386,846	22,551,946	7,219,901	7,052,317	1,489,920	12,248,395	11,249,361	
1924	11,920,427	10,065,509	40,781,421	238,588	874,529	22,551,946	24,397,966	7,813,976	7,674,006	1,510,101	13,246,655	12,104,953	
1925	13,720,091	12,305,891	48,447,563	233,138	794,335	26,813,956	24,993,966	8,950,094	8,106,217	2,163,097	14,463,631	12,369,007	
1926	14,469,721	12,305,891	48,447,563	233,138	794,335	26,813,956	24,993,966	8,950,094	8,106,217	2,163,097	14,463,631	12,369,007	
1927	15,822,617	14,226,154	51,394,474	356,640	1,534,966	29,933,411	31,993,411	9,765,477	9,539,610	1,646,967	17,078,587	14,906,906	
1928	17,022,571	15,992,840	51,394,474	421,638	1,915,635	32,442,073	32,442,073	10,232,486	9,765,697	1,554,344	18,305,483	17,228,044	
1929	18,242,996	17,109,593	56,311,957	525,424	891,915	32,442,073	32,442,073	10,232,486	10,440,514	2,517,372	19,101,480	17,068,109	
1930	19,283,917	18,000,290	56,311,957	532,077	840,517	32,442,073	32,442,073	10,232,486	10,440,514	2,517,372	19,101,480	19,230,357	
1931	18,708,992	14,452,584	22,749,600	200,356	835,367	32,442,073	32,442,073	10,232,486	10,440,514	2,517,372	19,101,480	19,230,357	
1932	8,424,836	10,502,285	21,586,612	269,036	1,015,220	13,314,385	13,314,385	3,954,842	4,903,676	2,736,466	8,116,396	10,392,113	
1933	8,214,386	10,441,207	21,586,612	269,036	1,015,220	13,314,385	13,314,385	3,954,842	4,903,676	2,736,466	8,116,396	10,392,113	
1934	8,361,451	11,331,335	23,891,014	266,932	1,062,925	12,704,971	12,704,971	4,363,061	4,775,859	1,706,161	8,368,525	10,342,892	
1935	8,708,238	11,342,010	24,161,659	266,949	1,041,663	12,704,971	12,704,971	4,363,061	4,775,859	1,706,161	8,368,525	10,342,892	
1936	12,708,206	8,522,914	25,258,605	231,438	921,254	12,722,579	12,722,579	4,568,654	5,067,603	2,502,761	12,943,024	8,764,667	

PERSONAL ACCIDENT

MARINE

Year	Reserves at the beginning of the Year	Premiums.	Interest and Dividends.	Miscellaneous (mainly transfers from Profit and Loss.)	Claims paid	Commission.	Expenses of Management	Miscellaneous (mainly transfers from Profit and Loss.)	Reserves at end of Year.
	£	£	£	£	£	£	£	£	£
1922	20,958,748	15,193,522	351,587	937,870	15,172,893	133,264	1,830,136	1,062,307	18,244,731
1923	18,242,332	14,516,200	396,901	723,690	13,886,293	184,649	1,756,712	1,524,221	17,027,848
1924	17,344,946	14,571,562	395,060	723,690	13,111,322	184,649	1,756,712	1,524,221	16,357,506
1925	16,621,830	13,318,869	407,177	697,177	12,841,183	206,255	1,685,680	1,293,488	16,153,544
1926	15,593,694	13,272,874	371,203	697,558	12,197,133	206,255	1,685,680	1,293,488	15,272,840
1927	15,169,250	13,845,196	348,389	1,854,484	12,628,977	247,572	1,435,876	754,830	16,224,877
1928	16,432,170	13,748,283	350,419	934,915	12,481,682	231,262	1,464,995	680,153	16,035,546
1929	16,269,623	13,382,338	374,454	630,914	11,555,289	163,915	1,624,995	1,419,895	16,008,482
1930	16,057,823	12,792,051	364,148	530,943	10,686,581	173,642	1,504,982	1,123,265	16,008,482
1931	15,635,362	11,991,750	286,338	79,699	8,854,232	148,913	1,488,932	1,488,932	15,069,978
1932	17,311,753	11,386,814	292,161	51,427	9,135,157	1,570,819	1,477,174	1,477,174	16,679,005
1933	16,679,099	9,869,379	284,499	429,591	7,279,199	1,634,742	2,078,853	2,078,853	16,269,679
1934	16,272,807	10,182,010	272,183	120,277	7,656,960	1,579,534	1,355,139	1,355,139	16,245,604
1935	16,245,646	10,056,612	254,252	19,628	7,662,118	1,539,023	1,228,845	1,228,845	16,156,151
1936	16,140,652	10,457,911	200,030	60,412	7,636,889	1,544,643	1,338,731	1,338,731	16,338,742

CANADIAN ACCIDENT BUSINESS OF BRITISH COMPANIES IN 1936 and 1937—Continued.

Companies (see notes)	Accident		Auto- mobile		Burglary	Guar- antee (Fidelity)	Guar- antee (Surety)	Hail	Inland Transportation	Plate Glass	Sickness	Other Classes	Totals
	Personal	Employers' Liability & Workmen's Comp.											
British General	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1936 { Premiums	—	—	26,266	—	—	—	—	—	—	—	—	—	26,266
1936 { Claims	—	—	20,201	—	—	—	—	—	—	—	—	—	20,201
1937 { Premiums	—	—	27,358	—	—	—	—	—	—	—	—	—	27,358
1937 { Claims	—	—	18,082	—	—	—	—	—	—	—	—	—	18,082
Canada Accident													
1936 { Premiums	60,968	10,295	110,575	14,438	8,842	15,737	—	—	—	9,949	29,604	—	290,253
1936 { Claims	18,725	—9,614	79,588	2,730	229	154	—	—	—	5,512	21,691	—	133,092
1937 { Premiums	71,315	12,121	140,857	16,319	12,441	25,004	—	—	228	12,164	31,266	(c)	356,589
1937 { Claims	41,826	1,566	90,556	8,019	1,485	5,149	—	—	62	5,034	22,533	—	185,425
Ocean Accident													
1936 { Premiums	127,298	8,228	235,322	36,724	24,299	6,874	—	—	2,505	49,838	29,513	(f)	615,488
1936 { Claims	41,526	4,012	116,179	16,258	13,288	2,546	—	—	1,925	21,653	22,302	(a)	254,191
1937 { Premiums	136,134	10,652	224,772	34,877	25,920	7,060	—	—	3,482	60,202	41,039	(f)	719,126
1937 { Claims	98,596	2,676	130,678	12,947	1,046	15,024	—	—	1,527	21,119	27,737	(unmt)	327,847
Palatine													
1936 { Premiums	—	—	—	—	—	—	—	—	—	—	—	—	31,470
1936 { Claims	—	—	35,983	—	—	—	—	—	—	—	—	—	13,419
1937 { Premiums	—	—	11,443	—	—	—	—	—	—	—	—	—	35,983
1937 { Claims	—	—	—	—	—	—	—	—	—	—	—	—	11,443
Union													
1936 { Premiums	16,097	—	37,310	7,334	—	—	—	—	478	1,785	8,784	(c)	87,482
1936 { Claims	2,298	—	16,738	3,526	—	—	—	—	435	735	3,358	—	33,773
1937 { Premiums	16,334	—	58,133	6,123	—	—	—	—	562	2,767	8,323	(c)	108,650
1937 { Claims	6,731	—	47,991	568	—	—	—	—	5	553	6,114	(c)	67,351
Cornhill													
1936 { Premiums	—	—	90,153	—	—	—	—	—	—	—	—	—	90,153
1936 { Claims	—	—	51,425	—	—	—	—	—	—	—	—	—	51,425
1937 { Premiums	—	—	84,134	—	—	—	—	—	—	—	—	—	84,134
1937 { Claims	—	—	29,677	—	—	—	—	—	—	—	—	—	29,677
Eagle, Star													
1936 { Premiums	—	—	—	—	—	—	—	—	—	3,176	—	—	3,176
1936 { Claims	—	—	—	—	—	—	—	—	—	1,464	—	—	1,464
1937 { Premiums	—	—	—	—	—	—	—	—	—	3,463	—	—	3,473
1937 { Claims	—	—	—	—	—	—	—	—	—	1,196	—	—	1,196

CANADIAN ACCIDENT BUSINESS OF BRITISH COMPANIES IN 1936 and 1937—Continued

Companies (see notes)	ACCIDENT.			Auto- mobile	Burglary	Guar- antee (Fidelity)	Guar- antee (Surety)	Hail	Inland Transpor- tation	Plate Glass	Sickness	Other Classes	Totals
	Personal.	Employers' Liability & Workmen's Comp.	All Other.										
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
British North Western													
1936 { Premiums	3,167	1,128	5,585	—	6,319	—	—	—	8,954	2,253	983	(a)	28,396
1936 { Claims	2,093	12	4,242	—	2,585	—	—	—	1,508	456	644	(a)	11,540
1937 { Premiums	4,071	1,337	5,987	—	8,036	—	—	—	2,540	1,747	1,157	(m)	34,213
1937 { Claims	1,004	342	854	—	2,110	—	—	—	153	1,454	286	(e)	10,667
Employers' Liability													
1936 { Premiums	214,448	94,296	167,702	405,589	70,802	88,225	35,707	—	940	11,342	96,036	(e)	1,210,666
1936 { Claims	84,720	37,366	67,040	254,054	27,770	33,371	-6,624	—	—	9,412	63,253	(b)	574,306
1937 { Premiums	234,168	121,572	178,962	421,204	80,768	85,627	38,692	—	1,165	14,835	100,462	(m)	1,315,939
1937 { Claims	83,770	48,556	55,671	225,938	23,249	2,626	34,486	—	243	5,992	67,492	(p)	553,336
Merchants' Marine													
1936 { Premiums	—	—	—	25,520	—	—	—	—	—	—	—	(a)	25,711
1936 { Claims	—	—	—	10,866	—	—	—	—	—	—	—	(a)	10,873
1937 { Premiums	—	—	—	41,876	—	—	—	—	—	—	—	(a)	41,742
1937 { Claims	—	—	—	32,544	—	—	—	—	—	—	—	(a)	32,624
General Accident Fire & Life													
1936 { Premiums	35,004	1,430	8,561	131,166	10,968	—	—	—	8,944	4,494	22,212	(b)	224,133
1936 { Claims	16,975	2,512	773	70,244	5,367	—	—	—	-89	3,103	16,536	(b)	114,980
1937 { Premiums	34,009	1,753	10,983	182,060	9,973	—	—	—	3,829	5,018	21,260	(b)	271,515
1937 { Claims	18,147	1,583	3,970	121,030	3,961	—	—	—	249	1,900	13,597	(b)	164,598
General Accident of Canada													
1936 { Premiums	50,737	21,182	120,969	409,848	59,549	27,001	33,233	—	—	22,009	46,554	(b)	959,613
1936 { Claims	45,375	1,339	37,047	288,368	25,698	8,893	-4,791	—	—	11,410	33,873	(e)	481,273
1937 { Premiums	72,430	21,461	128,969	60,673	36,251	37,029	37,029	—	—	22,342	41,989	(m)	1,066,102
1937 { Claims	31,248	9,735	58,039	252,079	38,893	10,269	29,552	—	—	9,137	31,326	(r)	509,799
Guardian													
Guardian of Canada													
1936 { Premiums	30,114	9,709	31,543	228,261	38,511	18,770	28,658	—	1,550	10,892	4,966	(c)	424,635
1936 { Claims	16,080	7,824	9,898	108,059	17,207	15,983	6,318	—	1,164	6,255	2,779	(e)	191,806
1937 { Premiums	40,919	17,620	35,345	295,945	43,272	36,481	—	—	131	12,572	4,107	(ss)	514,542
1937 { Claims	21,853	6,339	14,644	143,502	15,069	23,777	-4,594	—	-198	5,428	3,210	(t)	230,133
Legal & General													
1936 { Premiums	2,392	—	2,178	66,159	3,725	—	—	—	2,027	4,242	541	—	81,264
1936 { Claims	809	—	100	40,463	878	—	—	—	-247	2,078	498	—	44,579
1937 { Premiums	3,335	—	3,226	32,351	5,448	—	—	—	2,855	5,367	684	(a)	53,291
1937 { Claims	2,733	—	239	31,291	5,917	—	—	—	396	2,073	939	—	43,588
London & Lancashire													
1936 { Premiums	—	—	—	36,186	—	—	—	—	9,534	—	—	(j)	53,788
1936 { Claims	—	—	—	29,336	—	—	—	—	3,748	—	—	(k)	33,298
1937 { Premiums	—	—	—	40,414	—	—	—	—	729	—	—	(m)	75,438
1937 { Claims	—	—	—	7,396	—	—	—	—	1,486	—	—	(w)	13,321

CANADIAN ACCIDENT BUSINESS OF BRITISH COMPANIES IN 1936 and 1937—Continued

Companies (see notes)	ACCIDENT		Auto- mobile	Burglary	Guar- antee (Fidelity)	Guar- antee (Surety)	Hail	Inland Transpor- tation	Plate Glass	Sickness	Other Classes	Totals
	Personal	Employers' Liability & Workmen's Comp.										
Law Union & Rock	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1936 { Premiums	17,338	22,452	94,153	4,014	350	273	—	—	3,622	3,224	(t) 473	150,519
1936 { Claims	13,834	7,667	52,886	4,326	1	—6	—	—	2,011	2,148	—	86,828
1937 { Premiums	12,737	32,978	63,807	3,319	207	175	—	—	4,918	3,701	(we) 503	129,818
1937 { Claims	13,077	11,067	26,668	704	—1	1	—	—	1,327	1,761	—	58,466
London & Lancashire Guarantee & Accident												
1936 { Premiums	44,564	7,847	137,494	17,749	10,141	17,799	—	145	11,081	17,841	—	298,116
1936 { Claims	22,771	1,847	67,304	6,451	860	—22,350	—	10	4,797	10,569	—	102,146
1937 { Premiums	45,876	9,313	147,182	16,817	9,616	14,185	—	108	14,857	17,648	—	303,329
1937 { Claims	11,948	3,218	59,701	4,786	6,166	—25,567	—	—	5,574	8,075	—	84,897
Marine												
1936 { Premiums	—	—	4,737	—	—	—	—	75,875	—	—	(d) 3,610	83,772
1936 { Claims	—	—	2,718	—	—	—	—	41,872	—	—	(d) 4,779	49,369
1937 { Premiums	—	—	6,266	—	—	—	—	41,466	—	—	(xx) 18,177	65,909
1937 { Claims	—	—	3,743	—	—	—	—	51,716	—	—	(yy) 2,700	58,159
London Assurance												
1936 { Premiums	1,706	58	29,589	688	—	—	—	34,909	170	636	(a) 59	68,170
1936 { Claims	39	—	14,781	260	—	—	—	58,911	9	503	—	74,503
1937 { Premiums	6,437	14	51,998	2,152	—	—	—	29,663	420	2,959	(zz) 779	114,674
1937 { Claims	836	35	34,046	537	—	—	—	—36,917	60	1,188	(e) 98	6,393
British Law												
1936 { Premiums	—	—	15,345	—	—	—	—	—	—	—	(a) 6	13,351
1936 { Claims	—	—	6,173	—	—	—	—	—	—	—	(ab) 49	6,173
1937 { Premiums	—	—	71,336	—	—	—	—	—	—	—	—	71,385
1937 { Claims	—	—	36,899	—	—	—	—	—	—	—	—	36,899
Guildhall												
1936 { Premiums	5,489	2,236	165,658	5,338	—	—	—	—	1,807	2,128	—	196,667
1936 { Claims	2,299	496	86,973	4,248	—	—	—	—	1,187	684	—	115,823
1937 { Premiums	7,345	7,941	188,666	4,346	—	—	—	—	2,185	2,616	(ac) 51	229,739
1937 { Claims	2,089	1,046	118,183	4,016	—	—	—	—	981	1,436	—	128,816
North British & Mercantile												
1936 { Premiums	64,689	7,352	107,300	28,041	5,607	1,196	—	6,215	7,336	32,481	(uv) 6,068	280,988
1936 { Claims	17,150	4,817	75,076	8,597	275	1,150	—	2,637	3,572	37,674	(v) 1,658	147,534
1937 { Premiums	70,305	11,163	151,016	24,436	4,894	1,245	—	8,233	7,274	41,727	(e) 7,469	344,748
1937 { Claims	46,883	4,164	66,244	9,403	680	250	—	4,822	4,178	27,030	(e) 480	168,350
Occidental												
1936 { Premiums	5,760	—	23,152	2,580	—	—	—	—	1,203	2,522	—	35,765
1936 { Claims	641	—	14,912	1,391	—	—	—	—	208	2,830	—	19,954
1937 { Premiums	5,430	—	31,474	3,147	—	—	—	—	972	2,377	—	47,184
1937 { Claims	2,098	981	15,863	306	—	—	—	—	541	—	—	20,762

CANADIAN ACCIDENT BUSINESS OF BRITISH COMPANIES IN 1936 and 1937—Continued.

Companies (see notes).	Personal	ACCIDENT.			Auto- mobile	Burglary	Guar- antee (Fidelity)	Guar- antee (Surety)	Hail	Inland Transportation	Plate Glass	Sickness	Other Claims	Totals
		Employers & Workmen's Comp.	Liability	All Other.										
Railway Passengers	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1936 { Premiums	53,074	2,006	5,157	61,976	7,547	3,700	910	2,619	—	—	4,450	22,563	(a) 1,272	165,975
1936 { Claims	16,746	4,313	2,312	10,245	5,013	849	400	992	—	—	1,425	37,858	(a) 630	70,295
1937 { Premiums	51,526	2,708	4,737	63,369	6,451	4,018	696	2,671	—	—	5,013	37,558	(a) 1,071	165,418
1937 { Claims	16,181	1,987	1,449	38,806	2,338	28	—	1,576	—	—	1,722	12,389	(a) 353	76,512
Northern														
1936 { Premiums	14,496	7,332	25,288	123,878	34,102	2,860	4,075	4,568	—	—	12,527	6,018	(a) 8,927	211,001
1936 { Claims	2,513	2,199	9,003	60,945	13,030	88	4,217	1,908	—	—	6,452	4,355	(a) 620	105,487
1937 { Premiums	14,270	8,940	25,823	163,985	33,268	3,111	3,441	5,779	—	—	11,386	7,091	(a) 8,742	275,679
1937 { Claims	7,311	1,713	3,661	36,745	13,204	119	3,125	3,371	—	—	4,236	4,972	(a) 94	121,893
Indemnity Marine														
1936 { Premiums	—	—	—	—	—	—	—	21,633	—	—	—	—	(a) 7,681	21,633
1936 { Claims	—	—	—	—	—	—	—	11,084	—	—	—	—	(a) 13,732	25,457
1937 { Premiums	—	—	—	—	—	—	—	11,735	—	—	—	—	(a) 9,066	11,081
1937 { Claims	—	—	—	—	—	—	—	2,073	—	—	—	—	(a) 1,006	32,114
London & Scottish														
1936 { Premiums	693	1,957	5,399	11,695	4,069	—	—	—	6,573	—	1,728	—	(a) 1,049	10,419
1936 { Claims	160	1,023	152	5,999	1,426	—	—	—	1,049	—	—	—	(a) 2,164	40,925
1937 { Premiums	745	1,752	10,006	13,473	4,596	—	—	2,164	8,211	—	—	—	(a) 1,043	19,043
1937 { Claims	79	1,148	354	1,737	1,066	—	—	—	13,884	—	—	—	(a) 1,140	42,139
Scottish Metropolitan														
1936 { Premiums	5,054	387	942	33,929	523	154	—	1,140	—	—	977	—	(a) 25,191	46,939
1936 { Claims	1,701	10	206	23,448	39	140	—	202	—	—	441	—	(a) 24,862	80,703
1937 { Premiums	4,724	568	973	38,795	530	—	—	—	—	—	1,219	—	(a) 3,695	36,482
1937 { Claims	1,910	80	8	22,417	—	30	—	—	—	—	477	—	(a) 2,222	28,747
World Marine & General														
1936 { Premiums	4,643	3,760	14,499	32,544	8,037	234	53	2,693	—	—	4,507	6,038	(a) 3,695	80,703
1936 { Claims	938	2,110	623	20,225	5,107	630	295	1,386	—	—	2,129	4,365	(a) 2,222	36,482
1937 { Premiums	4,662	4,134	10,596	42,509	8,527	378	43	2,976	—	—	4,762	7,011	(a) 3,127	28,747
1937 { Claims	3,285	1,769	1,424	23,199	4,841	—	186	2,439	—	—	1,562	4,342	(a) 2,352	44,023
Norwich Union Fire														
1936 { Premiums	49,512	21,103	30,480	244,111	26,610	11,851	10,361	31,724	—	—	12,866	19,112	(a) 958	458,688
1936 { Claims	31,288	5,476	9,928	144,111	12,475	2,168	941	11,383	—	—	5,341	13,674	(a) 323	237,943
1937 { Premiums	52,448	18,594	33,256	271,665	27,165	13,332	10,157	14,093	—	—	11,606	19,130	(a) 90,338	533,151
1937 { Claims	21,840	8,948	7,913	169,669	9,594	2,437	322	6,093	—	—	4,915	10,298	(a) 3,266	246,256
Canada Security														
1936 { Premiums	7,511	714	5,754	67,738	4,759	2,898	955	5,420	14,627	—	2,579	3,260	(a) 307	116,592
1936 { Claims	3,416	325	1,216	29,382	2,580	952	—	2,564	4,375	—	1,386	3,702	(a) 41	49,979
1937 { Premiums	7,816	1,690	6,593	87,638	6,468	2,982	1,917	1,417	6,249	—	2,799	3,702	(a) 7,561	138,894
1937 { Claims	3,973	395	2,527	48,292	1,902	597	55	1,151	6,202	—	1,453	1,823	(a) 983	68,150
Pearl														
1936 { Premiums	1,090	—	20,301	70,618	5,795	1,759	1,984	6,571	—	—	—	—	(a) 319	110,249
1936 { Claims	117	—	8,546	29,559	1,681	500	—	2,984	—	—	—	—	(a) 7,641	38,412
1937 { Premiums	2,763	—	36,921	116,485	7,530	2,817	6,587	2,984	—	—	—	—	(a) 7,641	185,728
1937 { Claims	133	—	3,256	60,257	4,620	2,490	—	1,005	—	—	—	—	(a) 882	72,613

CANADIAN ACCIDENT BUSINESS OF BRITISH COMPANIES IN 1936 and 1937—Continued

Companies (see notes)	ACCIDENT.			Auto- mobile	Burglary.	Guar- antee (Fidelity)	Guar- antee (Surety)	Hail	Inland Transporta- tion	Plate Glass	Sickness	Other Classes	Totals
	Personal	Employers' Liability & Workmen's Comp.	All Other.										
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Phoenix													
1936 { Premiums	15,594	6,190	16,522	14,294	17,396	5,065	6,757	—	6,384	5,345	6,757	(n) 6,237	302,066
1936 { Claims	2,771	6,403	3,634	106,293	1,248	1,179	—	—	3,910	2,681	3,725	(a) 2,778	137,381
1937 { Premiums	18,978	8,799	15,835	236,301	17,305	3,066	6,160	—	2,019	6,852	7,932	(am) 8,031	351,279
1937 { Claims	7,455	7,847	7,887	147,743	8,527	754	—922	—	1,049	3,023	4,738	(as) 24,781	212,882
London Guarantee													
1936 { Premiums	51,229	14,539	22,115	187,126	23,048	30,545	31,073	—	7,386	4,545	16,313	(o) 28,420	416,242
1936 { Claims	20,845	12,499	19,467	114,864	9,994	6,232	1,178	—	3,182	2,689	12,507	(p) 12,484	215,941
1937 { Premiums	48,219	15,256	38,742	201,606	18,845	28,420	30,625	—	1,824	5,845	16,487	(q) 36,691	442,661
1937 { Claims	16,579	9,915	24,087	122,372	5,527	10,549	16,052	—	—22	1,935	10,484	(ar) 14,920	232,444
Union Marine & General													
1936 { Premiums	9,582	2,014	9,821	45,918	3,348	938	3,538	—	5,379	2,288	3,747	(a) 72	86,645
1936 { Claims	3,161	265	2,276	24,069	1,636	45	8	—	2,138	1,022	1,666	(a) 21	36,307
1937 { Premiums	9,410	1,957	12,479	50,986	3,467	1,176	5,885	—	4,710	2,273	3,793	(ar) 3,475	99,451
1937 { Claims	2,722	3,150	6,919	27,273	1,517	98	—82	—	3,093	1,064	2,388	(as) 746	48,538
Provincial													
1936 { Premiums	—	—	—	145,855	—	—	—	—	—	—	—	—	145,855
1936 { Claims	—	—	—	107,188	—	—	—	—	—	—	—	—	107,188
1937 { Premiums	—	—	—	136,366	—	—	—	—	—	—	—	—	136,366
1937 { Claims	—	—	—	83,067	—	—	—	—	—	—	—	—	83,067
Prudential													
1936 { Premiums	50,873	16,007	51,107	144,515	22,421	1,814	660	—	6,234	6,972	30,979	(q) 8,016	339,598
1936 { Claims	13,909	3,651	18,580	75,095	12,836	527	201	—	2,796	3,197	27,091	(r) 3,467	161,360
1937 { Premiums	66,093	24,227	44,277	199,624	23,976	1,791	569	—	6,523	9,193	35,795	(ar) 13,150	495,158
1937 { Claims	28,802	14,754	14,678	136,616	14,430	960	44	—	3,431	4,555	27,541	(am) 1,413	247,234
Royal													
1936 { Premiums	81,597	25,362	52,967	245,833	52,291	25,011	15,495	—	34,591	11,588	42,913	(s) 27,454	615,122
1936 { Claims	28,827	17,682	14,186	155,592	25,277	4,913	5,658	—	10,442	4,962	24,018	(t) 2,387	293,604
1937 { Premiums	83,774	22,973	53,955	259,819	57,674	46,982	10,918	—	13,764	11,137	50,732	(ar) 58,286	677,904
1937 { Claims	32,229	10,932	—94	147,116	17,048	30,314	1,829	—	5,409	4,903	37,600	(am) 13,455	366,851
British and Foreign													
1936 { Premiums	—	—	—	—	—	—	—	—	3,653	—	—	—	3,653
1936 { Claims	—	—	—	—	—	—	—	—	2,800	—	—	—	2,800
1937 { Premiums	—	—	—	—	—	—	—	—	763	—	—	—	2,126
1937 { Claims	—	—	—	—	—	—	—	—	—2,722	—	—	—	—2,722
Globe Indemnity													
1936 { Premiums	84,904	26,795	54,397	197,283	51,170	21,770	10,444	—	—	12,243	45,296	(u) 13,895	521,197
1936 { Claims	30,453	18,664	14,363	123,279	23,968	5,189	5,985	—	—	11,767	25,376	(v) 2,355	255,357
1937 { Premiums	86,692	30,611	56,311	208,179	56,141	38,860	7,719	—	—	5,180	53,527	(w) 17,269	467,268
1937 { Claims	35,634	11,760	—86	123,595	20,827	10,603	1,523	—	—	—	39,099	(ay) 3,528	250,147

CANADIAN ACCIDENT BUSINESS OF BRITISH COMPANIES IN 1936 and 1937—Continued.

Companies (see notes)	ACCIDENT.			Auto- mobile	Burglary.	Guar- antee (Fidelity).	Guar- antee (Surety)	Hail	Inland Transportation	Plate Glass	Sickness	Other Classes.	Totals.
	Personal.	Employers' Liability & Workmen's Comp.	All Other.										
Liverpool & London & Globe	\$	\$	\$	\$	\$	\$	\$	%	\$	\$	\$	\$	\$
1936 { Premiums	10,457	2,984	6,663	111,042	6,997	6,191	7,315	—	26,817	1,360	5,188	(a) 3,516	190,130
1936 { Claims	3,365	2,112	1,667	83,005	2,654	577	747	—	8,420	542	2,872	(a) 330	106,321
1937 { Premiums	10,877	3,401	6,583	114,717	7,398	18,917	3,243	—	14,320	1,307	6,216	(a2) 34,985	221,964
1937 { Claims	6,397	1,306	—11	65,447	2,324	3,565	690	—	6,513	576	4,345	(a2) 9,856	101,008
Liverpool-Manitoba													
1936 { Premiums	—	—	—	21,236	—	—	—	—	—	—	—	—	21,236
1936 { Claims	—	—	—	12,880	—	—	—	—	—	—	—	—	12,880
1937 { Premiums	—	—	—	22,435	—	—	—	—	—	—	—	—	22,435
1937 { Claims	—	—	—	12,860	—	—	—	—	—	—	—	—	12,860
Royal Exchange													
1936 { Premiums	16,748	13,809	21,895	81,264	20,142	20,859	15,890	—	691	—	7,175	(v) 1,309	199,782
1936 { Claims	6,622	5,998	4,654	37,712	9,481	3,759	945	—	39	—	6,497	(c) 279	74,484
1937 { Premiums	15,022	29,328	28,488	99,226	19,899	28,488	15,948	—	400	—	6,675	(bc) 1,479	233,497
1937 { Claims	9,790	5,722	13,595	57,946	14,200	20,622	993	—	969	—	5,054	(c) 43	128,534
Oar & General													
1936 { Premiums	5,200	440	8,252	34,950	—	—	—	—	—	—	2,035	—	50,877
1936 { Claims	1,343	15	1,701	15,422	—	—	—	—	—	—	2,499	—	20,990
1937 { Premiums	4,441	1,135	18,401	35,142	—	—	—	—	—	—	1,856	—	60,975
1937 { Claims	4,664	264	4,362	17,902	—	—	—	—	—	—	1,845	—	29,037
Motor Union													
1936 { Premiums	4,077	935	48,684	48,684	—	—	—	—	—	1,301	—	—	54,997
1936 { Claims	2,145	24	8,532	441	—	—	—	—	—	441	—	—	11,142
1937 { Premiums	3,046	968	153,772	153,772	—	—	—	—	—	1,360	—	—	159,146
1937 { Claims	1,267	222	106,906	106,906	—	—	—	—	—	567	—	—	108,962
National Provincial													
1936 { Premiums	—	—	—	—	—	—	—	—	—	13,275	—	(c) 108	13,383
1936 { Claims	—	—	—	—	—	—	—	—	—	7,028	—	—	7,028
1937 { Premiums	—	—	—	—	—	—	—	—	—	16,966	—	—	16,966
1937 { Claims	—	—	—	—	—	—	—	—	—	6,828	—	—	6,828
Scottish Union and National													
1936 { Premiums	—	—	—	59,578	—	—	—	—	—	—	—	(aa) 2,134	61,712
1936 { Claims	—	—	—	40,511	—	—	—	—	—	—	—	(a) 175	40,686
1937 { Premiums	—	—	—	82,141	—	—	—	—	358	—	—	(bd) 3,142	85,641
1937 { Claims	—	—	—	57,005	—	—	—	—	6	—	—	(be) 140	57,151
Sea													
1936 { Premiums	—	—	—	—	—	—	—	—	2,160	—	—	—	2,160
1936 { Claims	—	—	—	—	—	—	—	—	276	—	—	—	276
1937 { Premiums	—	—	—	—	—	—	—	—	1,335	—	—	(c) 2,168	3,503
1937 { Claims	—	—	—	—	—	—	—	—	622	—	—	(c) 239	861
Sun													
1936 { Premiums	41,605	874	4,932	61,365	10,745	800	487	—	10,925	1,481	8,461	(bb) 11,783	153,458
1936 { Claims	25,718	72	581	27,166	4,301	2,165	—	—	277	881	4,414	(cc) 353	68,552
1937 { Premiums	45,015	720	4,820	69,052	11,999	680	335	—	2,948	1,645	8,767	(bf) 35,821	181,802
1936 { Claims	12,706	27	1,023	31,265	2,271	—917	—	—	648	818	5,434	(bg) 9,796	63,071

CANADIAN ACCIDENT BUSINESS OF BRITISH COMPANIES IN 1936 and 1937—Continued

Companies (see notes).	ACCIDENT.		Auto- mobile.	Burglary.	Guar- antee (Fidelity)	Guar- antee (Surety)	Hall.	Inland Transportation.	Plate Glass.	Sickness.	Other Classes.	Totals.
	Personal.	Employers' Liability & Workmen's Comp.										
Imperial Insurance	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1936 { Premiums	5,160	—	17,653	3,865	363	145	—	—	4,070	1,779	(b) 103	35,234
1936 { Claims	846	—	1,480	8,949	—	289	—	—	—	—	—	8,963
1937 { Premiums	6,013	—	19,797	3,934	145	281	—	—	4,142	1,996	(b) 92	38,682
1937 { Claims	2,291	—	14,894	980	283	—	—	—	1,871	968	(b) 50	18,719
London & County	—	—	—	—	—	—	—	—	—	—	—	—
1936 { Premiums	—	—	18,178	—	—	—	—	—	—	—	(a) 18	18,196
1936 { Claims	—	—	14,167	—	—	—	—	—	—	—	—	14,167
1937 { Premiums	—	—	21,185	—	—	—	—	—	—	—	(a) —5	21,180
1937 { Claims	—	—	12,432	—	—	—	—	—	—	—	—	12,432
Patriotic	—	—	—	—	—	—	—	—	—	—	—	—
1936 { Premiums	—	—	9,262	—	—	—	—	—	—	—	—	9,262
1936 { Claims	—	—	8,963	—	—	—	—	—	—	—	—	8,963
1937 { Premiums	—	—	12,719	—	—	—	—	—	—	—	—	12,719
1937 { Claims	—	—	14,138	—	—	—	—	—	—	—	—	14,138
United British	—	—	—	—	—	—	—	—	—	—	—	—
1936 { Premiums	—	—	64,546	—	—	—	—	—	—	—	—	64,546
1936 { Claims	—	—	26,576	—	—	—	—	—	—	—	—	26,576
1937 { Premiums	—	—	29,992	—	—	—	—	—	—	—	—	29,992
1937 { Claims	—	—	—	—	—	—	—	—	—	—	—	—
Yorkshire	—	—	—	—	—	—	—	—	—	—	—	—
1936 { Premiums	48,243	3,047	86,317	16,409	2,289	632	—	6,400	6,114	—	(dd) 40,443	225,284
1936 { Claims	26,793	647	34,447	6,464	—	480	—	1,599	2,911	—	(ee) 31,028	115,874
1937 { Premiums	46,935	3,435	97,472	18,854	2,324	606	—	7,373	5,676	—	(bb) 39,068	238,237
1937 { Claims	22,419	1,314	49,271	8,361	1,550	—	—	1,742	2,631	—	(bb) 23,066	116,556
London & Provincial Marine & General	—	—	—	—	—	—	—	—	—	—	—	—
1936 { Premiums	6,074	1,177	19,626	6,603	341	—	—	—	735	—	(b) 3,947	43,753
1936 { Claims	6,350	237	10,866	1,805	101	—	—	—	399	—	(b) 1,345	17,217
1937 { Premiums	5,858	1,208	27,133	7,281	319	20	—	—	1,002	—	(b) 3,630	52,162
1937 { Claims	1,070	—	9,588	1,390	—	—	—	—	271	—	(b) 1,310	19,224

NOTES—(a) Tornado; (b) Accident and Sickness combined; (c) Steam Boiler; (d) Aviation; (e) Personal Property; (f) SB \$38,601, M \$12,441, PP \$8,425; (g) SB \$20,674, Tornado \$739, PP \$4,176; (h) A & S comb, \$23,835, SB \$59,153, M \$85,213; (i) A & S comb, \$13,029, SB \$4,269, M \$10,368; (j) Tornado \$2,976, FA \$63, E \$69, Exp \$4,980; (k) Tornado \$110, Exp \$4,176; (l) Exp \$471, (m) T \$38, PP \$6,030; (n) Tornado \$888, A \$5,175, E \$194; (o) A & S comb, \$98,894, SB \$566, T \$74, A \$946; (p) A & S comb, \$12,440, SB \$231 T \$21; (q) A & S comb, \$7,692, T \$824; (r) A & S comb, \$3,505, T \$—38; (s) SB \$13,132, E \$944, Exp \$1,019, T \$12,939; (t) SB \$2,437, T \$—70; (u) SB \$8,342, T \$3,553; (v) SB \$2,478, T \$—23; (w) SB \$1,000, E \$—102, Exp \$967, T \$1,651; (x) SB \$286, Exp \$17, T \$—3; (y) E \$90, Exp \$350, PP \$869; (z) E \$29, Exp \$79; (aa) T \$1,640, Exp \$194; (bb) T \$102, E \$260, Exp \$1,562, A & S comb, \$9,859; (cc) T \$3, PP \$350; (dd) LS \$2,409, PP \$1,539, A & S comb, \$36,495; (ce) T \$320, PP \$2,688, T \$39, SB \$2,566; (cf) A & S comb, \$22,784, M \$40,113, SB \$27,247; (gg) PP \$3,605, T \$1,794; (hh) PP \$10,917, P \$218, T \$50; (ii) PP \$10,415, T \$9; (jj) PP \$3,249, P \$290; (kk) T \$334, P \$1,345; (ll) PP \$12,587, M \$40,113, SB \$27,247; (mm) PP \$8,077, M \$6,652, SB \$2,119; (nn) PP \$9,436, T \$—1; (oo) PP \$7,393, T \$202, E \$158, SB \$30,731, (pp) PP \$2,688, T \$39, SB \$2,566; (qq) A & S comb, \$22,784, M \$40,113, SB \$27,247; (rr) A & S comb, \$6,487, M \$28,237, SB \$4,797; (ss) PP \$1,206, SB \$17,215; (tt) PP \$15, SB \$1,078; (uu) PP \$9,638, P \$14,189, T \$—662, FA \$—3, E \$90, Exp \$11,064; (vv) PP \$762, P \$3,418, (aw) T \$11, E \$492; (cc) PP \$14,799, A \$3,687; (y) PP \$3,518, A \$—818; (zz) PP \$750, T \$29; (ab) PP \$2,969, T \$309; (ac) PP \$12,157; (ad) PP \$41, T \$7; (ae) PP \$8,333, P \$9; (af) PP \$12,477, P \$1,245; (ag) PP \$7,322, P \$19; (ah) PP \$4,122, P \$5; (ai) PP \$16,589, P \$3,008, T \$741; (aj) PP \$2,969, T \$741; (ak) PP \$16,589, P \$3,008, T \$741; (al) PP \$2,969, T \$741; (am) PP \$3,406, T \$543; (an) PP \$5,024, T \$543; (ao) PP \$3,406, T \$543; (ap) PP \$3,406, T \$543; (aq) PP \$3,406, T \$543; (ar) PP \$3,406, T \$543; (as) PP \$3,406, T \$543; (at) PP \$3,406, T \$543; (au) PP \$3,406, T \$543; (av) PP \$3,406, T \$543; (aw) PP \$3,406, T \$543; (ax) PP \$3,406, T \$543; (ay) PP \$3,406, T \$543; (az) PP \$3,406, T \$543; (ba) PP \$3,406, T \$543; (bb) PP \$3,406, T \$543; (bc) PP \$3,406, T \$543; (bd) PP \$3,406, T \$543; (be) PP \$3,406, T \$543; (bf) PP \$3,406, T \$543; (bg) PP \$3,406, T \$543; (bh) PP \$3,406, T \$543; (bi) PP \$3,406, T \$543; (bj) PP \$3,406, T \$543; (bk) PP \$3,406, T \$543; (bl) PP \$3,406, T \$543; (bm) PP \$3,406, T \$543; (bn) PP \$3,406, T \$543; (bo) PP \$3,406, T \$543; (bp) PP \$3,406, T \$543; (bq) PP \$3,406, T \$543; (br) PP \$3,406, T \$543; (bs) PP \$3,406, T \$543; (bt) PP \$3,406, T \$543; (bu) PP \$3,406, T \$543; (bv) PP \$3,406, T \$543; (bw) PP \$3,406, T \$543; (bx) PP \$3,406, T \$543; (by) PP \$3,406, T \$543; (bz) PP \$3,406, T \$543; (ca) PP \$3,406, T \$543; (cb) PP \$3,406, T \$543; (cc) PP \$3,406, T \$543; (cd) PP \$3,406, T \$543; (ce) PP \$3,406, T \$543; (cf) PP \$3,406, T \$543; (cg) PP \$3,406, T \$543; (ch) PP \$3,406, T \$543; (ci) PP \$3,406, T \$543; (cj) PP \$3,406, T \$543; (ck) PP \$3,406, T \$543; (cl) PP \$3,406, T \$543; (cm) PP \$3,406, T \$543; (cn) PP \$3,406, T \$543; (co) PP \$3,406, T \$543; (cp) PP \$3,406, T \$543; (cq) PP \$3,406, T \$543; (cr) PP \$3,406, T \$543; (cs) PP \$3,406, T \$543; (ct) PP \$3,406, T \$543; (cu) PP \$3,406, T \$543; (cv) PP \$3,406, T \$543; (cw) PP \$3,406, T \$543; (cx) PP \$3,406, T \$543; (cy) PP \$3,406, T \$543; (cz) PP \$3,406, T \$543; (da) PP \$3,406, T \$543; (db) PP \$3,406, T \$543; (dc) PP \$3,406, T \$543; (dd) PP \$3,406, T \$543; (de) PP \$3,406, T \$543; (df) PP \$3,406, T \$543; (dg) PP \$3,406, T \$543; (dh) PP \$3,406, T \$543; (di) PP \$3,406, T \$543; (dj) PP \$3,406, T \$543; (dk) PP \$3,406, T \$543; (dl) PP \$3,406, T \$543; (dm) PP \$3,406, T \$543; (dn) PP \$3,406, T \$543; (do) PP \$3,406, T \$543; (dp) PP \$3,406, T \$543; (dq) PP \$3,406, T \$543; (dr) PP \$3,406, T \$543; (ds) PP \$3,406, T \$543; (dt) PP \$3,406, T \$543; (du) PP \$3,406, T \$543; (dv) PP \$3,406, T \$543; (dw) PP \$3,406, T \$543; (dx) PP \$3,406, T \$543; (dy) PP \$3,406, T \$543; (dz) PP \$3,406, T \$543; (ea) PP \$3,406, T \$543; (eb) PP \$3,406, T \$543; (ec) PP \$3,406, T \$543; (ed) PP \$3,406, T \$543; (ee) PP \$3,406, T \$543; (ef) PP \$3,406, T \$543; (eg) PP \$3,406, T \$543; (eh) PP \$3,406, T \$543; (ei) PP \$3,406, T \$543; (ej) PP \$3,406, T \$543; (ek) PP \$3,406, T \$543; (el) PP \$3,406, T \$543; (em) PP \$3,406, T \$543; (en) PP \$3,406, T \$543; (eo) PP \$3,406, T \$543; (ep) PP \$3,406, T \$543; (eq) PP \$3,406, T \$543; (er) PP \$3,406, T \$543; (es) PP \$3,406, T \$543; (et) PP \$3,406, T \$543; (eu) PP \$3,406, T \$543; (ev) PP \$3,406, T \$543; (ew) PP \$3,406, T \$543; (ex) PP \$3,406, T \$543; (ey) PP \$3,406, T \$543; (ez) PP \$3,406, T \$543; (fa) PP \$3,406, T \$543; (fb) PP \$3,406, T \$543; (fc) PP \$3,406, T \$543; (fd) PP \$3,406, T \$543; (fe) PP \$3,406, T \$543; (ff) PP \$3,406, T \$543; (fg) PP \$3,406, T \$543; (fh) PP \$3,406, T \$543; (fi) PP \$3,406, T \$543; (fj) PP \$3,406, T \$543; (fk) PP \$3,406, T \$543; (fl) PP \$3,406, T \$543; (fm) PP \$3,406, T \$543; (fn) PP \$3,406, T \$543; (fo) PP \$3,406, T \$543; (fp) PP \$3,406, T \$543; (fq) PP \$3,406, T \$543; (fr) PP \$3,406, T \$543; (fs) PP \$3,406, T \$543; (ft) PP \$3,406, T \$543; (fu) PP \$3,406, T \$543; (fv) PP \$3,406, T \$543; (fw) PP \$3,406, T \$543; (fx) PP \$3,406, T \$543; (fy) PP \$3,406, T \$543; (fz) PP \$3,406, T \$543; (ga) PP \$3,406, T \$543; (gb) PP \$3,406, T \$543; (gc) PP \$3,406, T \$543; (gd) PP \$3,406, T \$543; (ge) PP \$3,406, T \$543; (gf) PP \$3,406, T \$543; (gg) PP \$3,406, T \$543; (gh) PP \$3,406, T \$543; (gi) PP \$3,406, T \$543; (gj) PP \$3,406, T \$543; (gk) PP \$3,406, T \$543; (gl) PP \$3,406, T \$543; (gm) PP \$3,406, T \$543; (gn) PP \$3,406, T \$543; (go) PP \$3,406, T \$543; (gp) PP \$3,406, T \$543; (gq) PP \$3,406, T \$543; (gr) PP \$3,406, T \$543; (gs) PP \$3,406, T \$543; (gt) PP \$3,406, T \$543; (gu) PP \$3,406, T \$543; (gv) PP \$3,406, T \$543; (gw) PP \$3,406, T \$543; (gx) PP \$3,406, T \$543; (gy) PP \$3,406, T \$543; (gz) PP \$3,406, T \$543; (ha) PP \$3,406, T \$543; (hb) PP \$3,406, T \$543; (hc) PP \$3,406, T \$543; (hd) PP \$3,406, T \$543; (he) PP \$3,406, T \$543; (hf) PP \$3,406, T \$543; (hg) PP \$3,406, T \$543; (hi) PP \$3,406, T \$543; (hj) PP \$3,406, T \$543; (hk) PP \$3,406, T \$543; (hl) PP \$3,406, T \$543; (hm) PP \$3,406, T \$543; (hn) PP \$3,406, T \$543; (ho) PP \$3,406, T \$543; (hp) PP \$3,406, T \$543; (hq) PP \$3,406, T \$543; (hr) PP \$3,406, T \$543; (hs) PP \$3,406, T \$543; (ht) PP \$3,406, T \$543; (hu) PP \$3,406, T \$543; (hv) PP \$3,406, T \$543; (hw) PP \$3,406, T \$543; (hx) PP \$3,406, T \$543; (hy) PP \$3,406, T \$543; (hz) PP \$3,406, T \$543; (ia) PP \$3,406, T \$543; (ib) PP \$3,406, T \$543; (ic) PP \$3,406, T \$543; (id) PP \$3,406, T \$543; (ie) PP \$3,406, T \$543; (if) PP \$3,406, T \$543; (ig) PP \$3,406, T \$543; (ih) PP \$3,406, T \$543; (ii) PP \$3,406, T \$543; (ij) PP \$3,406, T \$543; (ik) PP \$3,406, T \$543; (il) PP \$3,406, T \$543; (im) PP \$3,406, T \$543; (in) PP \$3,406, T \$543; (io) PP \$3,406, T \$543; (ip) PP \$3,406, T \$543; (iq) PP \$3,406, T \$543; (ir) PP \$3,406, T \$543; (is) PP \$3,406, T \$543; (it) PP \$3,406, T \$543; (iu) PP \$3,406, T \$543; (iv) PP \$3,406, T \$543; (iw) PP \$3,406, T \$543; (ix) PP \$3,406, T \$543; (iy) PP \$3,406, T \$543; (iz) PP \$3,406, T \$543; (ja) PP \$3,406, T \$543; (jb) PP \$3,406, T \$543; (jc) PP \$3,406, T \$543; (jd) PP \$3,406, T \$543; (je) PP \$3,406, T \$543; (jf) PP \$3,406, T \$543; (jg) PP \$3,406, T \$543; (jh) PP \$3,406, T \$543; (ji) PP \$3,406, T \$543; (jj) PP \$3,406, T \$543; (jk) PP \$3,406, T \$543; (jl) PP \$3,406, T \$543; (jm) PP \$3,406, T \$543; (jn) PP \$3,406, T \$543; (jo) PP \$3,406, T \$543; (jp) PP \$3,406, T \$543; (jq) PP \$3,406, T \$543; (jr) PP \$3,406, T \$543; (js) PP \$3,406, T \$543; (jt) PP \$3,406, T \$543; (ju) PP \$3,406, T \$543; (jv) PP \$3,406, T \$543; (jw) PP \$3,406, T \$543; (jx) PP \$3,406, T \$543; (jy) PP \$3,406, T \$543; (jz) PP \$3,406, T \$543; (ka) PP \$3,406, T \$543; (kb) PP \$3,406, T \$543; (kc) PP \$3,406, T \$543; (kd) PP \$3,406, T \$543; (ke) PP \$3,406, T \$543; (kf) PP \$3,406, T \$543; (kg) PP \$3,406, T \$543; (kh) PP \$3,406, T \$543; (ki) PP \$3,406, T \$543; (kj) PP \$3,406, T \$543; (kl) PP \$3,406, T \$543; (km) PP \$3,406, T \$543; (kn) PP \$3,406, T \$543; (ko) PP \$3,406, T \$543; (kp) PP \$3,406, T \$543; (kq) PP \$3,406, T \$543; (kr) PP \$3,406, T \$543; (ks) PP \$3,406, T \$543; (kt) PP \$3,406, T \$543; (ku) PP \$3,406, T \$543; (kv) PP \$3,406, T \$543; (kw) PP \$3,406, T \$543; (kx) PP \$3,406, T \$543; (ky) PP \$3,406, T \$543; (kz) PP \$3,406, T \$543; (la) PP \$3,406, T \$543; (lb) PP \$3,406, T \$543; (lc) PP \$3,406, T \$543; (ld) PP \$3,406, T \$543; (le) PP \$3,406, T \$543; (lf) PP \$3,406, T \$543; (lg) PP \$3,406, T \$543; (lh) PP \$3,406, T \$543; (li) PP \$3,406, T \$543; (lj) PP \$3,406, T \$543; (lk) PP \$3,406, T \$543; (lm) PP \$3,406, T \$543; (ln) PP \$3,406, T \$543; (lo) PP \$3,406, T \$543; (lp) PP \$3,406, T \$543; (lq) PP \$3,406, T \$543; (lr) PP \$3,406, T \$543; (ls) PP \$3,406, T \$543; (lt) PP \$3,406, T \$543; (lu) PP \$3,406, T \$543; (lv) PP \$3,406, T \$543; (lw) PP \$3,406, T \$543; (lx) PP \$3,406, T \$543; (ly) PP \$3,406, T \$543; (lz) PP \$3,406, T \$543; (ma) PP \$3,406, T \$543; (mb) PP \$3,406, T \$543; (mc) PP \$3,406, T \$543; (md) PP \$3,406, T \$543; (me) PP \$3,406, T \$543; (mf) PP \$3,406, T \$543; (mg) PP \$3,406, T \$543; (mh) PP \$3,406, T \$543; (mi) PP \$3,406, T \$543; (mj) PP \$3,406, T \$543; (mk) PP \$3,406, T \$543; (ml) PP \$3,406, T \$543; (mn) PP \$3,406, T \$543; (mo) PP \$3,406, T \$543; (mp) PP \$3,406, T \$543; (mq) PP \$3,406, T \$543; (mr) PP \$3,406, T \$543; (ms) PP \$3,406, T \$543; (mt) PP \$3,406, T \$543; (mu) PP \$3,406, T \$543; (mv) PP \$3,406, T \$543; (mw) PP \$3,406, T \$543; (mx) PP \$3,406, T \$543; (my) PP \$3,406, T \$543; (mz) PP \$3,406, T \$543; (na) PP \$3,406, T \$543; (nb) PP \$3,406, T \$543; (nc) PP \$3,406, T \$543; (nd) PP \$3,406, T \$543; (ne) PP \$3,406, T \$543; (nf) PP \$3,406, T \$543; (ng) PP \$3,406, T \$543; (nh) PP \$3,406, T \$543; (ni) PP \$3,406, T \$543; (nj) PP \$3,406, T \$543; (nk) PP \$3,406, T \$543; (nl) PP \$3,406, T \$543; (nm) PP \$3,406, T \$543; (nn) PP \$3,406, T \$543; (no) PP \$3,406, T \$543; (np) PP \$3,406, T \$543; (nq) PP \$3,406, T \$543; (nr) PP \$3,406, T \$543; (ns) PP \$3,406, T \$543; (nt) PP \$3,406, T \$543; (nu) PP \$3,406, T \$543; (nv) PP \$3,406, T \$543; (nw) PP \$3,406, T \$543; (nx) PP \$3,406, T \$543; (ny) PP \$3,406, T \$543; (nz) PP \$3,406, T \$543; (oa) PP \$3,406, T \$543; (ob) PP \$3,406, T \$543; (oc) PP \$3,406, T \$543; (od) PP \$3,406, T \$543; (oe) PP \$3,406, T \$543; (of) PP \$3,406, T \$543; (og) PP \$3,406, T \$543; (oh) PP \$3,406, T \$543; (oi) PP \$3,406, T \$543; (oj) PP \$3,406, T \$543; (ok) PP \$3,406, T \$543; (ol) PP \$3,406, T \$543; (om) PP \$3,406, T \$543; (on) PP \$3,406, T \$543; (op) PP \$3,406, T \$543; (oq) PP \$3,406, T \$543; (or) PP \$3,406, T \$543; (os) PP \$3,406, T \$543; (ot) PP \$3,406, T \$543; (ou) PP \$3,406, T \$543; (ov) PP \$3,406, T \$543; (ow) PP \$3,406, T \$543; (ox) PP \$3,406, T \$543; (oy) PP \$3,406, T \$543; (oz) PP \$3,406, T \$543; (pa) PP \$3,406, T \$543; (pb) PP \$3,406, T \$543; (pc) PP \$3,406, T \$543; (pd) PP \$3,406, T \$543; (pe) PP \$3,406, T \$543; (pf) PP \$3,406, T \$543; (pg) PP \$3,406, T \$543; (ph) PP \$3,406, T \$543; (pi) PP \$3,406, T \$543; (pj) PP \$3,406, T \$543; (pk) PP \$3,406, T \$543; (pl) PP \$3,406, T \$543; (pm) PP \$3,406, T \$543; (pn) PP \$3,406, T \$543; (po) PP \$3,406, T \$543; (pp) PP \$3,406, T \$543; (pq) PP \$3,406, T \$543; (pr) PP \$3,406, T \$543; (ps) PP \$3,406, T \$543; (pt) PP \$3,406, T \$543; (pu) PP \$3,406, T \$543; (pv) PP \$3,406, T \$543; (pw) PP \$3,406, T \$543; (px) PP \$3,406, T \$543; (py) PP \$3,406, T \$543; (pz) PP \$3,406, T \$543; (qa) PP \$3,406, T \$543; (qb) PP \$3,406, T \$543; (qc) PP \$3,406, T \$543; (qd) PP \$3,406, T \$543; (qe) PP \$3,406, T \$543; (qf) PP \$3,406, T \$543; (qg) PP \$3,406, T \$543; (qh) PP \$3,406, T \$543; (qi) PP \$3,406, T \$543; (qj) PP \$3,406, T \$543; (qk) PP \$3,406, T \$543; (ql) PP \$3,406, T \$543; (qm) PP \$3,406, T \$543; (qn) PP \$3,406, T \$543; (qo) PP \$3,406, T \$543; (qp) PP \$3,406, T \$543; (qq) PP \$3,406, T \$543; (qr) PP \$3,406, T \$543; (qs) PP \$3,406, T \$543; (qt) PP \$3,406, T \$543; (qu) PP \$3,406, T \$543; (qv) PP \$3,406, T \$543; (qw) PP \$3,406, T \$543; (qx) PP \$3,406, T \$543; (qy) PP \$3,406, T \$543; (qz) PP \$3,406, T \$543

UNITED STATES FIRE AND MARINE BUSINESS OF BRITISH COMPANIES IN 1936 and 1937.
FIGURES EXTRACTED FROM BEST'S INSURANCE REPORTS.

Indented names indicate Companies allied with those above.

The following table contains the figures of British Offices reporting to the New York Insurance Department. It should be understood that the premiums do not relate to premiums earned, nor the claims to losses incurred, during the year. Columns 14 and 15 have, however, been added to show the amount and proportion of underwriting profit or loss for the year, as officially computed. Losses paid do not include expense of adjustment and settlement. Only Companies licensed to operate in New York State are included.

New York State are included.															
Company.	Fire	Ocean Marine	Motor Vehicle	Earth-quake	Inland Navigation.	Tornado, etc.	Hail	Sprinkler leakage, etc.	Air-craft	Other Classes	Totals	Losses Paid % of Premiums written	Underwriting Profit or Loss		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Alliance		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	%	\$	%
1936 { Premiums		384,047	326,065		290,628				6,063		1,006,803	40.0		27,915	3.0
1936 { Claims		165,346	100,078		135,830				1,810		403,064				
1937 { Premiums		434,434	399,032		297,383				4,885		1,135,739	41.2		1	7.4
1937 { Claims		218,102	154,257		127,017				2,921		502,297				
Atlas															
1936 { Premiums		2,038,032	806,408	7,501	137,695	117,258			1,850		3,011,491	41.2		77,379	2.6
1936 { Claims		822,138	245,889	28	92,449	64,025			98		1,242,066				
1937 { Premiums		2,114,316	655,164	7,577	152,058	135,970			2,983		3,258,057	43.4		226,932	7.1
1937 { Claims		830,633	391,174	431	78,661	32,218			48		1,413,840				
Albany															
1936 { Premiums		395,238	115,488	1,429		22,335			359		536,669	40.4		33,598	6.2
1936 { Claims		156,566	46,616	5		12,195			19		216,708				
1937 { Premiums		402,163	124,770	1,413		25,899			568		561,158	42.5		16,513	3.0
1937 { Claims		157,963	74,509	82		6,137			9		238,471				
Caledonian															
1936 { Premiums		1,072,336	456,535	4,229		60,370			1,729		1,604,330	36.3		51,997	3.3
1936 { Claims		393,231	138,717			48,762			5		583,015				
1937 { Premiums		1,035,922	328,881	6,065	462	63,660			2,359		1,456,361	43.0		45,862	3.0
1937 { Claims		391,409	218,513	3		19,722			27		626,633				
Caledonian-American															
1936 { Premiums		237,503		225		7,395			724		246,781	33.9		9,917	3.9
1936 { Claims		81,927				1,649			50		83,673				
1937 { Premiums		249,151		718		10,877			465		263,675	34.9		7,141	2.8
1937 { Claims		88,976				3,037			91		92,033				
Century															
1936 { Premiums		601,191	294,862	1,009	1,900	50,682			2,077		1,119,254	56.7		80,710	6.1
1936 { Claims		325,692	120,678		2,301	25,932			1,437		635,574				
1937 { Premiums		942,361	760,355	2,719	79,189	92,762			3,611		2,204,991	40.3		370,686	20.3
1937 { Claims		389,664	282,684		16,316	32,234			1,803		889,358				
Commercial Union															
1936 { Premiums		3,256,459	415,521	5,371	1,520,797	272,330			7,098		5,869,195	36.1		772,305	13.3
1936 { Claims		1,220,873	181,495		431,583	125,486			3,360		2,116,139				
1937 { Premiums		3,650,650	516,926	5,622	1,880,851	268,316			11,265		6,015,133	37.1		651,109	11.2
1937 { Claims		1,179,289	245,496	917	475,402	76,143			4,475		2,232,968				
American-Central															
1936 { Premiums		1,823,482	225,887	2,920	66,079	148,015			3,869		2,276,493	37.8		146,895	6.5
1936 { Claims		650,017	84,936		18,595	68,252			1,437		862,112				
1937 { Premiums		1,722,147	3,056	3,056	103,204	145,861			6,124		2,271,429	38.6		94,511	4.2
1937 { Claims		659,805	135,485	519	34,163	41,394			2,433		876,558				

BRITISH COMPANIES IN U.S.A.

535

Company	Fire	Ocean Marine	Motor Vehicle	Earth-quake	Inland Navigation	Tornado, etc.	Hall	Sprinkler, leakage	Riot, Explosion, etc.	Air-craft	Other Classes	Totals	Losses paid % of Prems. written	Underwriting Profit or (—) loss	
														Amount	% of Premiums earned
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
British General															
1936 { Premiums	\$304,097		\$39,042	\$505	\$22,026	\$25,588	—	\$922	\$667	—	(a) 147	\$393,000	37.5	\$21,030	5.4
1936 { Claims	114,803	—	14,678	—	6,199	11,791	—	316	248	—	(a) —511	147,525	37.5	21,030	5.4
1937 { Premiums	266,582	—	48,570	528	31,401	25,211	—	1,058	1,837	—	(a) —104	298,083	38.6	24,013	6.1
1937 { Claims	110,636	—	23,056	90	11,388	7,155	—	420	658	—	(a) 166	153,579	38.6	24,013	6.1
California															
1935 { Premiums	1,146,220	—	1,442,225	1,429	22,026	93,214	—	3,380	2,429	—	(a) 537	1,411,870	37.8	97,264	6.9
1935 { Claims	431,054	—	53,474	—	6,199	42,956	—	1,110	904	—	(a) —1,861	533,877	37.8	97,264	6.9
1937 { Premiums	1,082,417	—	176,934	1,924	31,401	91,840	—	3,856	6,690	—	(a) —380	1,397,680	38.7	56,130	4.0
1937 { Claims	414,953	—	84,027	327	11,387	25,063	—	1,532	2,398	—	(a) 604	541,301	38.7	56,130	4.0
Commercial Union Fire of N.Y.															
1936 { Premiums	707,893	—	89,239	1,154	22,026	58,487	—	2,121	1,524	—	(a) 337	882,781	37.9	57,782	6.5
1936 { Claims	267,589	—	33,538	—	6,199	26,947	—	722	668	—	(a) —1,161	334,341	37.9	57,782	6.5
1937 { Premiums	667,856	—	111,018	1,207	34,101	57,625	—	2,419	4,198	—	(a) —239	878,486	38.8	32,731	3.8
1937 { Claims	256,947	—	52,748	186	11,388	16,352	—	961	1,505	—	(a) 379	340,456	38.8	32,731	3.8
Palatine															
1936 { Premiums	781,953	—	100,394	1,298	22,026	65,798	—	2,386	1,715	—	(a) 379	975,959	37.9	42,140	4.3
1936 { Claims	285,287	—	37,774	—	6,199	20,345	—	812	638	—	(a) —1,334	369,711	37.9	42,140	4.3
1937 { Premiums	736,925	—	124,895	1,358	34,401	64,828	—	2,722	4,722	—	(a) —268	969,583	38.9	41,439	4.3
1937 { Claims	284,574	—	59,307	289	11,387	18,400	—	1,081	1,693	—	(a) 426	377,157	38.9	41,439	4.3
Union															
1936 { Premiums	807,856	—	103,183	1,334	22,026	67,626	—	2,452	1,762	—	(a) 390	1,006,729	37.9	82,490	8.2
1936 { Claims	304,961	—	38,791	—	6,199	31,163	—	834	656	—	(a) —1,350	381,215	37.9	82,490	8.2
1937 { Premiums	757,328	—	128,361	1,396	34,101	65,649	—	2,797	4,853	—	(a) —276	995,493	38.9	48,360	4.9
1937 { Claims	292,637	—	60,961	237	11,388	19,908	—	1,111	1,740	—	(a) 438	387,470	38.9	48,360	4.9
Eagle Star															
1936 { Premiums	1,257,309	485,866	255,132	13,780	54,703	84,489	—	3,655	4,291	19	(b) 12,020	2,151,364	47.7	—122,379	—5.8
1936 { Claims	630,453	203,579	112,686	3,429	32,917	30,074	—	2,865	1,554	—	(b) 8,783	1,027,056	47.7	—122,379	—5.8
1937 { Premiums	1,353,320	444,421	210,475	4,631	51,859	93,423	—	4,440	14,553	503	(b) 8,336	2,189,051	48.3	—75,518	—3.5
1937 { Claims	583,463	286,475	128,200	4,631	51,859	59,656	—	1,505	1,194	53	(b) 2,129	1,057,868	48.3	—75,518	—3.5
Employers' Liability Employers' Fire															
1936 { Premiums	1,164,503	12	725,667	1,429	141,342	82,591	—	4,482	9,914	—	(b) 496	1,330,140	37.1	120,684	6.0
1936 { Claims	473,996	—9.6	206,495	—	72,798	35,071	—	2,330	123	—	(b) 84	789,439	37.1	120,684	6.0
1937 { Premiums	1,305,192	—911	813,632	1,940	171,628	124,542	—	4,301	8,219	298	(a) 600	2,460,355	34.7	114,256	5.1
1937 { Claims	459,756	—	297,864	—	55,562	37,745	—	1,204	1,993	217	(a) —	852,730	34.7	114,256	5.1
General Accident, Fire & Life Potomac															
1936 { Premiums	785,379	91,551	821,326	1,227	118,135	51,857	—	1,972	5,312	—	—	1,893,808	37.6	—9,330	0.5
1936 { Claims	265,316	57,771	307,672	—	50,037	36,410	—	436	1,064	—	—	712,786	37.6	—9,330	0.5
1937 { Premiums	850,935	161,801	910,596	—156	118,496	74,581	—	1,705	9,398	—	—	2,057,355	39.6	—15,828	—0.8
1937 { Claims	278,828	67,801	401,375	—	43,578	16,267	—	390	472	—	—	813,709	39.6	—15,828	—0.8

Company.	Fire	Ocean Marine	Motor Vehicle	Earth- quake	Inland Navigation	Tornado, etc.	Hail	Sprinkler leakage	Riot, Ex- position, etc.	Air- craft	Other Classes	Totals	Losses Paid % of Premiums written	Underwriting Profit or (—) Loss	
														Amount	% of Pre- miums earned
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Manhattan Fire & Marine															
1936 { Premiums \$560,300			\$165,803	\$450		\$13,830		\$895	\$4,897	\$64		\$787,239	%35.9	\$19,107	%2.7
1936 { Claims 188,153			69,717	857		16,496		195	7,281	16		275,393			
1937 { Premiums 558,474			166,244	794		38,068		1,033	7,281	125		771,979	%35.6	\$41,559	%5.6
1937 { Claims 183,109			81,384			8,806		48	1,652	77		275,076			
North British & Mercantile															
1936 { Premiums 5,031,608		125,922	905,704	4,495	235,430	288,336		39,499	28,942	29,465	(c) 40,850	6,730,251	%38.0	\$506,136	%7.5
1936 { Claims 1,900,899		58,304	265,376	947	92,473	198,902		31,479	10,492	30,581	(d) 19,519	2,559,372			
1937 { Premiums 4,998,403		124,582	1,226,630	4,651	275,310	314,781		39,440	60,873	28,523	(u) 84,904	7,118,597	%38.0	\$233,821	%3.4
1937 { Claims 1,919,254		83,870	453,587		100,670	85,994		12,837	11,140	22,485	(o) 16,104	2,706,141			
Commonwealth															
1936 { Premiums 1,418,985		31,479	311,724	409	65,159	93,630		10,964	5,739	818	(e) 7,359	1,946,266	%33.6	\$233,650	%11.9
1936 { Claims 1,462,212		14,577	100,708		27,337	45,326		2,374	293	17	(f) 1,104	653,948			
1937 { Premiums 1,389,685		31,145	383,239	1,459	83,339	101,522		9,303	13,647	973	(p) 11,533	2,016,556	%35.1	\$178,058	%9.0
1937 { Claims 478,574		20,968	136,580		30,038	29,347		3,856	196	59	(q) 6,576	708,192			
Homeland															
1936 { Premiums 598,740			227,655	231	28,645	35,230		1,601	4,459	172	(g) 3,639	900,582	%26.2	\$—56,334	%—8.0
1936 { Claims 134,631			77,221		12,473	8,525		683	90	—	(h) 2,706	235,749			
1937 { Premiums 673,657			295,760	35	41,138	39,972		986	1,084	174	(r) 3,401	1,056,147	%35.5	\$—95,058	%—10.6
1937 { Claims 221,739			126,397		17,681	8,585		966	356	25	(s) —254	374,895			
Mercantile of America															
1936 { Premiums 1,425,771		31,487	362,676	2,720	55,994	79,138		18,003	8,226	426	(i) 8,432	1,992,864	%34.5	\$229,847	%11.3
1936 { Claims 1,467,323		14,977	132,045		27,027	37,102		4,477	465	22	(j) 3,576	687,114			
1937 { Premiums 1,409,497		31,145	382,607	—1,049	71,230	91,748		20,176	8,448	484	(t) 9,712	2,023,998	%34.6	\$182,401	%9.0
1937 { Claims 163,602		20,968	163,602		25,121	31,199		1,325	471	15	(u) 3,283	700,814			
Ocean Marine															
1936 { Premiums —		134,910	4,137		12,969	—		—	—	—		152,016	%40.6	\$23,312	%14.9
1936 { Claims —		68,566	873		2,385	—		—	—	—		61,824			
1937 { Premiums —		149,516	4,883		27,033	—		—	—	—		181,532	%53.2	\$—31,567	%—18.4
1937 { Claims —		86,968	1,026		8,553	—		—	—	—		96,546			
Pennsylvania Fire															
1936 { Premiums 3,341,836		62,966	668,443	511	99,911	218,332		25,236	15,493	1,376	(k) 18,640	4,449,373	%35.8	\$505,496	%11.1
1936 { Claims 1,198,496		28,150	205,195		51,842	87,659		9,305	2,313	67	(l) 9,381	1,583,410			
1937 { Premiums 3,179,204		62,282	810,350	1,775	123,299	240,279		22,132	14,401	1,190	(v) 16,295	4,477,217	%37.6	\$257,732	%5.7
1937 { Claims 1,170,021		41,935	332,337	10	42,608	59,109		23,613	2,448	69	(w) 7,475	1,685,622			
Northern															
1936 { Premiums 2,765,125		51,142	286,197	2,150	370,635	177,819		6,078	48,428	13,239		3,720,807	%36.5	\$219,282	%6.1
1936 { Claims 948,607		25,477	108,013	1,382	177,576	82,669		5,377	579	10,078		1,358,817			
1937 { Premiums 2,777,784		56,619	370,518	15,976	344,067	186,852		7,081	78,553	22,120		3,859,570	%35.7	\$192,186	%5.2
1937 { Claims 998,512		30,174	187,078		180,900	54,452		1,291	4,790	11,916		1,379,114			
Indemnity Marine															
1936 { Premiums 235,870			—105		112,662							348,532	%59.1	\$—259	%—0.1
1936 { Claims 152,214			53,709		53,709							205,818			
1937 { Premiums 250,118			—45		122,332							372,460	%51.2	\$13,416	%3.7
1937 { Claims —					50,595							190,838			

UNITED STATES FIRE AND MARINE BUSINESS OF BRITISH COMPANIES IN 1936 AND 1937—continued

Company.	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
	Fire	Ocean Marine	Motor Vehicle	Earth-quake	Inland Navigation	Tornado, etc.	Hail	Sprinkler leakage, etc.	Robt., Ex-losion, etc.	Air-craft	Other Classes	Totals	Paid % of Prems. written	Underwriting Profit or (—) Loss	Amount	% of Pre-miums earned
London & Scottish																
1936 { Premiums	256,902	\$	24,512						\$ 7,534			308,898	37.9		15,569	5.1
1936 { Claims	89,202	—654	10,482						1,252			117,007				
1937 { Premiums	228,041	—	40,124						8,452			295,730	34.0		29,329	9.8
1937 { Claims	73,463	—23	19,476						267			100,425				
Norwich Union Fire																
1936 { Premiums	1,980,617	139,883	61,806	7,207	106,371	11,371	1,021	4,276	14,244	2,562		2,470,295	41.5		144,227	5.7
1936 { Claims	779,043	93,579	22,399	1,028	58,464	52,575	743	2,825	7,446	1,446		1,026,293				
1937 { Premiums	2,010,552	17,781	79,787	17,781	109,560	145,030	551	7,748	36,554	3,549		2,605,928	37.9		118,390	4.7
1937 { Claims	760,069	112,077	44,024	1,026	33,710	31,038		2,041	1,718	1,501		987,207				
Eagle Fire of New York																
1936 { Premiums	331,780		47,899	891	—835	24,944	538	976	3,377	606		410,176	39.4		8,179	2.0
1936 { Claims	129,655		18,059	257	783	11,949	422	367	365	552		161,796				
1937 { Premiums	404,688		83,357	968	2,931	34,681		1,339	6,120	691		535,280	34.8		—33,257	—7.2
1937 { Claims	121,495		56,934		1,176	5,715		170	417	374		158,281				
Pearl																
1936 { Premiums	5,564,655		1,312,985	16,226	174,206	437,071		41,505	143,488	347		7,090,483	39.3		—213,567	—3.1
1936 { Claims	2,083,921		653,795	2,305	68,293	169,850		15,160	25,110	3,114		3,021,458				
1937 { Premiums	6,221,567		778,194	45,784	195,994	521,212		39,791	374,342	4,071	(a) 71,275	8,254,830	38.5		—508,427	—7.0
1937 { Claims	2,312,785		581,934	24	77,792	98,228		12,276	44,955	4,507	(a) 42,307	3,178,409				
Eureka-Security Fire & Marine																
1936 { Premiums	957,344		660,646	2,753	72,903	74,555		7,158	24,729	60		1,500,443	42.8		—250,033	—16.9
1936 { Claims	366,261	4,127	327,658	401	34,197	29,671		2,650	4,376	521		768,862				
1937 { Premiums	1,079,924		380,397	7,986	97,996	91,250		6,940	65,900	710	(a) 12,432	1,751,331	44.2		—18,268	—1.1
1937 { Claims	405,378	2,806	291,549	4	38,636	17,154		2,446	7,843	786	(a) 7,379	774,621				
Phoenix																
1936 { Premiums	2,429,590		374,145	6,666	51,586	85,703		11,650	11,440	16,183		2,986,944	35.7		222,058	7.4
1936 { Claims	861,758		125,110	18,330	18,330	4,000		4,000	1,272	10,600		1,065,468				
1937 { Premiums	2,339,720	2	455,541	5,079	68,042	139,459		131,146	45,539	23,276		3,069,622	35.5		263,569	8.6
1937 { Claims	857,897		198,064	—233	21,450	33,235		3,413	1,540	12,847		1,128,128				
Columbia of New Jersey																
1936 { Premiums	558,265		76,215	1,358	10,508	17,458		2,369	2,330	3,297		671,801	35.4		59,214	8.7
1936 { Claims	197,034		25,495	8,433	3,774	8,433		815	259	2,159		237,919				
1937 { Premiums	538,571		92,795	1,035	13,861	28,110		2,672	9,276	4,741		691,367	36.1		57,473	8.4
1937 { Claims	194,563	7	40,347	—47	4,370	6,770		695	314	2,617		249,578				
Imperial																
1936 { Premiums	755,591		91,001	1,728	13,374	22,219		3,015	2,966	4,196		901,093	35.3		75,348	8.3
1936 { Claims	255,955		32,446	1,103	4,762	10,733		1,037	2,718	2,718		317,991				
1937 { Premiums	740,514		118,103	1,317	17,641	36,159		3,408	11,806	6,035		924,983	35.9		83,594	9.1
1937 { Claims	291,923		51,350	—60	5,561	8,617		695	3,359	3,331		332,011				
Union Marine and General																
1936 { Premiums	263,954		41,572	741	101,414	9,522		1,292	1,271	1,798		290,282	44.6		—1,870	—0.3
1936 { Claims	96,084		13,901	564	44,094	4,600		445	1,141	1,178		263,325				
1937 { Premiums	253,970		50,616	564	101,666	15,497		1,461	5,060	2,586		647,934	40.8		—22,677	—3.7
1937 { Claims	95,311		22,007	—26	22,749	3,693		379	171	1,427		284,668				

Company	Fire	Ocean Marine	Motor Vehicle	Earthquake	Inland Navigation	Tornado, etc.	Hail	Sprinkler leakage	Riot, Explosion, etc.	Air-craft	Other Classes	Totals	Paid % of Premiums written	Underwriting Profit or (—) loss	
														Amount	% of Premiums earned
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
United Firemen's															
1936 { Premiums	\$ 728,236		\$ 103,929	\$ 1,882	\$ 14,320	\$ 23,806		\$ 3,241	\$ 3,178	\$ 4,495		\$ 893,057		\$ 5,642	7.3
1937 { Claims	264,740		34,353	1,411	15,002	11,499		1,111	353	2,945		320,493			
1937 { Premiums	711,884		128,539	1,411	18,301	38,743		3,652	12,650	6,465		920,243		65,512	7.2
1937 { Claims	262,983		55,018	— 65	—	9,232		948	428	3,569		338,077			
Prudential															
1936 { Premiums	2,057,801		81,199	13,051	18,033	101,405		14,880	20,066	3,043		2,309,477		193,044	7.9
1937 { Claims	1,024,999		34,653	—	8,051	44,586		6,422	3,646	1,372		1,124,359			
1937 { Premiums	2,489,308		119,373	20,157	15,947	137,025		17,867	41,007	2,791		2,843,495		99,314	3.9
1937 { Claims	974,852		55,012	11	7,767	30,245		5,406	6,521	1,748		1,081,512			
Royal															
1936 { Premiums	6,760,947		865,248	17,483	375,716	458,933	1,454	41,247	65,605	18,388		8,836,418		707,618	8.0
1937 { Claims	2,423,240		298,515	421	119,183	212,386	760	21,153	11,645	11,467		3,215,877			
1937 { Premiums	6,523,610		984,780	18,558	447,718	490,772	3,496	43,830	107,504	24,002		8,888,693		715,052	8.2
1937 { Claims	2,339,248		442,185	1,433	136,900	123,945	487	10,748	21,194	13,205		3,226,445			
American & Foreign															
1936 { Premiums	618,596		88,846	1,600	159,078	41,821	133	3,775	6,004	1,683		1,285,805		193,799	15.0
1937 { Claims	221,971		29,371	39	16,312	19,439	69	1,946	1,066	1,049		497,694			
1937 { Premiums	596,874		101,760	1,699	178,509	44,918	320	4,012	9,839	2,197		1,310,557		53,261	4.2
1937 { Claims	214,091		42,863	131	42,654	11,344	45	984	1,940	1,208		562,202			
British & Foreign Marine															
1936 { Premiums	—		9,653	—	34,966	—	—	—	—	—		457,796		77,762	16.6
1937 { Claims	—		199,971	—	7,498	—	—	—	—	—		209,465			
1937 { Premiums	—		536,525	—	68,853	—	—	—	—	—		616,985		—35,742	—5.9
1937 { Claims	—		2,342	—	16,800	—	—	—	—	—		345,618			
Capital Fire of California															
1936 { Premiums	92,569		15,134	1,753	5,031	1,157	—	73	72	24		116,513		6,279	5.5
1937 { Claims	4,203		5,231	49	696	250	—	11	39	4		42,483			
1937 { Premiums	92,379		21,414	1,785	6,184	2,365	—	116	995	— 4		125,234		9,354	7.7
1937 { Claims	38,931		8,345	84	1,612	683	—	15	313	—		49,986			
Federal Union															
1936 { Premiums	435,307		55,728	1,126	25,050	22,470	94	2,657	4,225	1,184		638,005		52,676	8.3
1937 { Claims	155,202		19,226	27	6,935	13,679	48	1,363	750	739		243,699			
1937 { Premiums	421,023		95,767	1,195	29,751	31,609	225	2,823	6,924	1,546		653,289		46,191	7.2
1937 { Claims	150,657		28,480	92	9,213	7,983	31	692	1,365	851		256,632			
Liverpool & London & Globe															
1936 { Premiums	6,785,199		865,248	17,483	290,528	456,933	1,454	41,247	65,605	18,389		8,655,293		70,230	8.1
1937 { Claims	2,427,613		298,515	421	103,965	212,386	749	21,153	11,645	11,467		3,142,532			
1937 { Premiums	6,540,854		981,780	18,558	362,274	490,772	3,496	43,830	107,504	24,002		8,706,735		794,167	9.3
1937 { Claims	2,330,410		442,185	1,433	115,887	123,945	487	10,748	21,194	13,205		3,138,931			
Newark Fire															
1936 { Premiums	2,351,767		301,916	5,749	114,341	150,246	478	13,552	21,752	6,046		2,992,369		240,609	8.0
1937 { Claims	835,622		25,904	138	39,467	67,835	247	6,955	3,829	3,771		1,092,269			
1937 { Premiums	2,247,171		342,274	6,102	137,723	161,372	1,150	14,412	35,349	7,892		3,010,836		295,756	10.0
1937 { Claims	804,034		153,699	471	42,950	40,755	160	3,534	6,969	4,242		1,087,403			

UNITED STATES FIRE AND MARINE BUSINESS OF BRITISH COMPANIES IN 1936 & 1937—continued.

Company	Fire	Ocean Marine	Motor Vehicle	Earth-quake	Inland Navigation	Tornado, etc.	Hail	Sprinkler-leakage, etc.	Riot, Explosion, etc.	Other Classes	Totals	Losses Paid % of Premiums written			Underwriting Profit or (—) loss		
												14	15	16	\$	%	%
Queen of America																	
1936 { Premiums	\$ 5,237,614	\$ 256,025	\$ 636,832	\$ 12,446	\$ 303,469	\$ 325,275	\$ 1,035	\$ 28,362	\$ 46,760	\$ 13,090	\$ 6,861,908				\$ 594,723	37.0	8.6
1936 { Claims	1,890,244	145,483	221,317	299	95,809	151,190	534	15,066	8,290	8,163	2,636,387						
1937 { Premiums	5,072,432	296,984	783,187	13,211	353,333	349,563	2,469	31,291	75,571	17,086	6,935,857				\$ 681,454	36.4	10.0
1937 { Claims	1,811,190	159,971	324,739	1,020	105,382	88,232	347	7,658	15,087	9,400	2,523,019						
Star of America																	
1936 { Premiums	\$ 1,305,924	\$ 83,133	\$ 167,183	\$ 3,778	\$ 60,944	\$ 88,289	\$ 281	\$ 7,970	\$ 12,676	\$ 3,553	\$ 1,733,331				\$ 145,712	37.0	8.5
1936 { Claims	468,606	43,938	57,679	81	21,113	41,037	145	4,067	2,950	2,216	641,152						
1937 { Premiums	1,260,068	95,767	180,279	3,586	74,700	94,827	673	8,669	20,772	4,638	1,753,782				\$ 163,877	37.1	9.5
1937 { Claims	451,970	57,269	85,439	277	23,637	23,949	94	2,077	4,095	2,551	651,359						
Thames & Mersey Marine																	
1936 { Premiums	—	374,935	—	—	37,639	—	—	—	—	—	412,575				\$ —1,905	43.9	0.4
1936 { Claims	—	178,377	—	—	2,741	—	—	—	—	—	181,118						
1937 { Premiums	—	415,797	—	—	37,509	—	—	—	—	—	453,306				\$ —6,925	50.7	—1.6
1937 { Claims	—	219,677	—	—	10,295	—	—	—	—	—	229,972						
Royal Exchange																	
1936 { Premiums	\$ 1,684,311	\$ 245,354	\$ 147,487	\$ 3,758	\$ 114,771	\$ 126,953	—	\$ 5,084	\$ 9,099	\$ 1,659	\$ 2,338,485				\$ 122,551	41.0	5.3
1936 { Claims	625,758	154,246	58,212	—	53,875	62,256	—	2,498	136	745	958,026						
1937 { Premiums	1,683,449	283,977	201,315	4,843	161,297	136,536	—	5,744	20,223	1,601	2,501,485				—71	—	—
1937 { Claims	633,062	146,893	89,478	—	51,090	44,979	—	1,134	2,183	918	969,739						
Provident Fire																	
1936 { Premiums	\$ 319,354	—	—	\$ 553	—	\$ 18,671	—	\$ 748	\$ 1,338	\$ 243	\$ 340,907				\$ 22,611	38.5	6.7
1936 { Claims	121,503	—	—	—	—	9,156	—	367	64	110	131,199						
1937 { Premiums	316,163	—	—	712	—	20,373	—	845	2,974	236	341,276				\$ 4,661	40.9	1.4
1937 { Claims	132,267	—	—	—	—	6,614	—	167	321	135	139,504						
State																	
1936 { Premiums	\$ 544,924	—	—	\$ 1,216	—	\$ 41,076	—	\$ 1,645	\$ 2,944	\$ 536	\$ 592,341				\$ 33,033	37.8	5.7
1936 { Claims	202,451	—	—	—	—	20,182	—	1,908	141	241	223,783						
1937 { Premiums	544,636	—	—	1,569	—	44,828	—	1,859	6,543	517	599,952				\$ 12,550	36.8	2.2
1937 { Claims	204,814	—	—	—	—	14,552	—	367	706	297	220,737						
Scottish Union & National																	
1936 { Premiums	\$ 2,287,591	—	\$ 304,873	\$ 2,610	\$ 84,685	\$ 127,844	—	\$ 5,740	\$ 19,801	\$ 1,606	\$ 2,834,750				\$ 251,336	37.4	8.6
1936 { Claims	820,388	—	123,343	—	1,714	66,412	—	4,695	6,110	37	1,061,079						
1937 { Premiums	2,205,831	—	336,218	4,456	93,166	121,640	—	6,133	40,534	1,523	2,812,501				\$ 275,053	36.9	9.7
1937 { Claims	817,435	—	142,980	42	38,313	32,611	—	4,488	2,414	122	1,038,405						
American Union																	
1936 { Premiums	\$ 301,700	—	—	\$ —91	—	\$ 27,977	—	\$ 34	\$ 4,143	\$ 320	\$ 334,083				\$ 68,751	28.8	20.4
1936 { Claims	88,738	—	—	—	—	6,599	—	17	933	1	96,289						
1937 { Premiums	276,173	—	—	—50	—	23,475	—	—192	6,107	304	307,817				\$ 51,116	32.2	16.6
1937 { Claims	92,019	—	—	—	—	6,830	—	7	93	223	99,172						
Central Union																	
1936 { Premiums	\$ 102,511	—	—	\$ —87	—	\$ 4,822	—	\$ 9	\$ 919	\$ 40	\$ 108,214				\$ 3,781	29.2	3.8
1936 { Claims	26,798	—	—	—	—	4,827	—	5	18	—	31,648						
1937 { Premiums	103,872	—	—	—5	—	6,385	—	4	1,215	49	111,520				\$ 11,555	25.3	11.2
1937 { Claims	26,765	—	—	—	—	1,140	—	—	282	—	28,191						

UNITED STATES FIRE AND MARINE BUSINESS OF BRITISH COMPANIES IN 1936 & 1937—continued.

Company	Fire	Ocean Marine	Motor Vehicle	Earth-quake	Inland Navigation	Tornado, etc.	Hail	Sprinkler leakage	Riot, Explosion, etc.	Air-craft	Other Classes	Totals	Losses Paid % of Prems. written		Underwriting Profit or (—) Loss	
													14	15	16	%
Maritime																
1936 { Premiums	\$	\$ 164,810													\$	%
1937 { Premiums		79,142													55,375	28.4
1937 { Claims		191,398													—6,334	—3.0
1936 { Premiums		686,025	130,426	167	266,199	7,555		1,006	895	6,063	(m)	1,211,605			61,452	5.5
1937 { Premiums		297,339	40,010		137,739	936			21	1,802	(m)	490,943			30,495	2.3
1937 { Claims		837,868	159,613	220	302,494	7,149		873	1,281	4,885	(m)	1,417,976				
1937 { Claims		406,789	61,659	16	129,203	622			159	2,921	(m)	626,416				
Sea																
1936 { Premiums		2,197,049	179,822	10,149	127,132	145,309		5,100	27,497	—	—	3,040,877			253,439	8.1
1937 { Premiums		915,451	138,511	4,285	47,147	53,447		2,078	1,149	—	—	1,260,355			47,948	1.5
1937 { Claims		2,224,749	456,889	8,914	131,692	133,631		6,408	47,836	86	—	3,287,475			17,869	3.1
1937 { Claims		356,175	157,723	—	65,311	37,091		2,102	3,613	—	—	1,371,797			35,426	6.2
Patriotic of America																
1936 { Premiums		385,353	98,912	—71	62,296	29,385		531	3,642	—	—	577,048			17,609	4.0
1937 { Premiums		140,552	30,147	—20	22,493	22,921		174	10	—	—	216,297			—122	—
1937 { Claims		343,620	112,651	—	63,609	27,297		424	5,392	—	—	573,943				
1937 { Claims		178,787	42,225	—	30,512	11,691		29	320	—	—	253,564				
Sun Underwriters																
1936 { Premiums		322,551	45,436	214	62,348	20,124		649	3,352	—	—	454,674			17,609	4.0
1937 { Premiums		129,386	15,799	58	22,497	12,491		82	916	—	—	181,169				
1937 { Claims		320,553	64,213	—	63,813	20,366		602	3,400	—	—	472,994				
1937 { Claims		139,821	26,331	—	30,702	4,406		—	594	—	—	202,254				
Yorkshire																
1936 { Premiums		1,221,093	277,064	3,420	25,255	73,651		2,529	12,471	133	—	1,627,277			39,684	2.4
1937 { Premiums		550,950	120,717	—	15,793	27,647		3,000	208	—	—	726,941				
1937 { Claims		1,208,118	246,415	8,804	27,622	100,657		3,178	21,705	—10	—	1,634,829			35,101	2.2
1937 { Claims		491,557	131,545	—	16,806	15,382		2,499	622	—	—	674,689				
London & Provincial Marine																
1936 { Premiums		244,819	55,413	684	5,051	14,730		1,732	2,494	26	—	325,455			5,801	1.8
1937 { Premiums		110,186	24,143	—	3,159	5,529		720	42	—	—	145,388				
1937 { Claims		241,624	49,283	1,761	5,624	10,131		3,668	4,341	—3	—	326,966			7,043	2.2
1937 { Claims		98,311	26,309	—	3,361	3,176		3,156	500	125	—	134,938				
Seaboard Fire & Marine																
1936 { Premiums		494,398	48,912	383	57,828	21,866		4,244	3,064	88	—	740,846			—64,660	—8.9
1937 { Premiums		209,641	21,058	—	27,046	12,363		3,915	74	—	—	354,938				
1937 { Claims		499,540	90,842	791	62,595	34,137		1,702	6,466	—11	—	837,456			—18,294	—2.3
1937 { Claims		195,971	36,101	—	25,813	5,136		1,091	47	—	—	351,878				

NOTES:—(a) Flood; (b) Rain; (c) Rain \$14,099; Water Damage \$14,475; Contingent Commission \$1,444; Contingent Commission \$1,745; (d) Rain \$2,430; Water Damage \$2,425; Contingent Commission \$2,504; (e) Rain \$275; Water Damage \$279; Contingent Commission \$550; (f) Rain \$1,530; Water Damage \$1,527; Contingent Commission \$582; (g) Rain \$1,527; Water Damage \$1,519; Contingent Commission \$530; (h) Rain \$5,074; Water Damage \$6,162; Contingent Commission \$7,404; (i) Rain \$501; Water Damage \$4,306; Contingent Commission \$4,574; (m) Aircraft Damage; (n) Rain \$11,740; Water Damage \$13,236; Contingent Commission \$9,923; (o) Rain \$7,245; Water Damage \$4,403; Contingent Commission \$4,396; (p) Rain \$6,414; Water Damage \$2,611; Contingent Commission \$2,538; (q) Rain \$5,802; Water Damage \$317; Contingent Commission \$457; (r) Rain \$1,928; Water Damage \$1,287; Contingent Commission \$186; (s) Rain \$19; Contingent Commission \$2,503; (t) Rain \$4,043; Water Damage \$4,422; Contingent Commission \$1,217; (u) Rain \$2,100; Water Damage \$1,183; (v) Rain \$7,965; Water Damage \$3,879; Contingent Commission \$4,511; (w) Rain \$3,200; Water Damage \$3,578; Contingent Commission \$897.

* Reinsurance only.

UNITED STATES ACCIDENT BUSINESS OF BRITISH COMPANIES, 1933-37

(Extracted from Best's Insurance Reports)

NOTES.—The figures relate to the casualty business transacted in the United States by British offices reporting to the New York Insurance Department.

Year	Premiums Written	Premiums Earned	Losses and Claims Inc'd to Prems. Earned	Losses and Claims Paid	Ratios to Prems. Written	Difference between Underw. Income & Underw. Disbursements	Ratio to Prems. Written	Balance of Underw. Items	Underwriting Profit or Loss	Ratio to Prems. Earned
1	2	3	4	5	6	7	8	9	10	11
	\$	\$	%	%	%	\$	%	\$	\$	%
Car & General										
1933	1,504,216	1,418,839	69.8	60.1	30.9	1,6,116	9.0	215,351	-79,235	-5.6
1934	1,439,533	1,490,139	78.9	70.5	37.6	-116,732	-8.1	32,299	-149,031	-10.0
1935	1,414,464	1,469,520	69.6	66.2	33.1	8,451	0.6	63,757	-53,306	-3.8
1936	2,545,845	2,351,847	69.5	49.6	34.4	407,435	16.0	528,866	-121,431	-5.2
1937	2,437,270	2,330,205	52.2	53.3	37.6	309,864	12.7	114,772	195,092	8.4
Employers' Liability										
1933	25,090,118	25,460,648	62.2	62.7	34.8	660,996	2.6	342,130	318,866	1.3
1934	28,481,330	28,641,911	63.1	60.3	33.5	1,744,540	6.1	796,560	947,980	3.3
1935	28,241,987	28,726,944	65.4	61.0	33.4	1,576,039	5.5	980,945	595,094	2.1
1936	28,163,726	28,128,199	59.5	55.8	34.1	2,830,776	10.1	1,493,880	1,336,896	4.7
1937	28,891,126	28,475,322	55.6	53.8	37.2	2,799,839	9.7	824,082	1,975,757	6.9
European General Reinsurance										
1933	6,614,638	6,182,042	48.1	47.0	40.0	859,323	13.0	427,307	432,016	7.0
1934	7,843,874	7,576,061	49.0	39.6	42.2	1,429,285	18.2	921,735	507,550	6.7
1935	8,267,028	7,997,389	45.2	37.2	43.5	1,606,201	19.4	1,096,468	509,733	6.4
1936	9,717,462	9,258,611	42.4	33.3	45.3	2,078,152	21.4	1,477,269	600,883	6.5
1937	9,659,739	9,079,428	36.3	31.8	53.2	1,949,404	20.2	1,309,632	639,772	7.0
General Accident Fire & Life										
1933	14,674,934	14,546,011	61.3	61.7	32.2	889,209	6.1	-69,454	958,663	6.6
1934	16,182,028	15,739,146	56.3	57.2	30.8	1,943,913	12.0	217,806	1,726,107	11.0
1935	17,045,796	16,732,730	60.1	59.4	31.5	1,537,664	9.0	214,625	1,323,039	7.9
1936	18,111,976	17,623,998	55.8	63.3	31.5	2,753,282	15.2	673,274	2,080,008	11.8
1937	19,950,394	19,302,784	59.2	49.5	32.0	3,783,427	19.0	2,530,281	1,253,146	6.5
London Guarantee & Accident										
1933	7,330,538	7,403,321	59.3	64.1	40.9	-366,825	-5.0	-491,821	124,896	1.7
1934	7,189,244	7,453,780	57.4	65.9	40.1	-403,349	-6.0	-742,622	309,313	4.1
1935	7,042,769	7,054,072	55.2	59.0	41.0	6,468	0.1	-325,291	351,759	4.7
1936	7,730,329	7,584,753	55.5	51.8	38.0	788,262	10.2	404,956	383,307	5.1
1937	8,467,063	8,259,396	51.3	47.9	39.0	1,223,230	14.4	514,217	709,013	8.6
Ocean Accident & Guarantee										
1933	9,740,227	9,618,287	58.7	60.3	44.5	-463,684	-4.8	-144,519	-319,165	-3.3
1934	10,867,704	10,466,431	63.1	56.5	40.7	303,586	2.8	1,018,619	-715,033	-6.8
1935	10,399,804	10,685,975	61.7	59.7	42.7	-244,319	-2.3	-40,783	-203,536	-1.9
1936	9,083,104	9,429,901	54.2	54.1	42.3	330,014	3.6	61,778	41,792	4.4
1937	9,945,202	9,518,666	52.3	50.0	40.8	867,510	8.7	347,682	519,828	5.5
SUBSIDIARY COMPANIES										
American Employers' (subsidiary of Employers' Liability)										
1933	4,449,199	4,400,974	63.9	62.0	35.3	122,256	2.7	72,770	49,486	1.1
1934	5,107,500	4,982,863	63.1	57.8	33.0	466,308	9.1	356,422	109,886	2.2
1935	5,248,655	5,235,435	61.7	57.0	34.2	463,246	8.8	312,170	151,076	2.9
1936	5,540,265	5,405,508	53.1	48.5	35.8	868,350	15.7	410,912	457,438	8.5
1937	5,945,326	5,764,426	53.4	49.6	37.9	772,101	13.0	339,449	432,652	7.5
Eagle Indemnity (subsidiary of Royal)										
1933	3,389,812	3,253,012	63.1	52.1	35.8	415,077	12.2	401,853	11,224	0.3
1934	3,032,284	3,212,020	65.2	65.5	40.2	-168,803	-5.6	-193,164	24,361	0.8
1935	2,673,927	2,781,845	58.2	68.4	78.8	-193,512	-7.2	-315,069	121,557	4.4
1936	2,882,192	2,766,026	51.5	50.2	38.5	323,981	11.3	113,965	210,016	7.6
1937	3,409,832	3,150,742	49.2	41.6	39.0	710,992	20.9	453,112	257,880	8.2
Globe Indemnity (subsidiary of Liverpool & London & Globe)										
1933	16,533,959	16,666,175	64.1	62.6	35.7	264,678	1.6	404,164	-139,486	-0.8
1934	15,641,469	16,312,444	66.1	62.2	36.1	265,897	1.7	422,330	-158,433	-1.0
1935	14,181,989	14,321,690	59.9	63.9	36.1	-700	0.0	-450,124	449,424	3.1
1936	15,653,923	15,271,444	55.2	49.6	35.7	2,294,654	14.7	1,119,818	1,174,836	7.7
1937	16,713,043	16,149,304	44.7	46.8	38.6	3,113,629	18.6	690,459	2,423,170	15.0
London & Lancashire Indemnity (subsidiary of London & Lancashire)										
1933	2,412,122	2,450,521	60.8	74.6	44.4	-457,503	-19.0	-419,190	-38,313	-1.6
1934	2,720,733	2,611,666	56.7	60.6	42.0	-70,860	-2.6	-99,125	28,265	1.1
1935	2,981,790	2,869,914	57.2	51.6	40.5	233,380	7.8	239,726	-6,346	-0.2
1936	3,412,367	3,266,578	56.9	49.4	40.1	357,620	10.5	346,233	11,387	0.3
1937	3,868,999	3,681,764	55.6	52.7	39.9	303,791	7.9	219,365	84,426	2.3

UNITED STATES ACCIDENT BUSINESS OF BRITISH COMPANIES, 1933-37

Year	Premiums Written	Premiums Earned	Losses and Claim Exps. inc'd to Pems. Earned	Ratios to Pems. Written		Difference between Undw'g. Income & Undw'g Disbursements	Ratio to Pems. Written	Balance of Other Undw'g Items	Underwriting Profit or Loss	Ratio to Pems. Earned
				Losses and Claims Exps. Paid	Total Undw'g Exps.					
1	2	3	4	5	6	7	8	9	10	11
	\$	\$	%	%	%	\$	%	\$	\$	%
Norwich Union Indemnity (subsidiary of Norwich Union Fire)										
1933	2,848,132	2,688,829	64.8	69.1	41.1	-289,068	-10.1	-42,734	-246,334	-9.2
1934	2,335,937	2,579,992	76.8	81.8	45.7	-642,707	-27.5	-227,305	-415,402	-16.1
1935	957,277	1,597,178	76.5	151.3	74.2	-1,203,166	-125.6	-1,037,070	-166,096	-10.4
1936	114,171	617,281	80.6	168.7	59.6	-523,047	-126.3	-443,244	-79,803	-12.9
1937	220,872	283,024	80.2	210.1	57.4	-375,082	-169.8	-310,673	-64,400	-22.8
Phoenix Indemnity (subsidiary of Phoenix)										
1933	3,195,777	3,151,421	64.1	58.2	36.6	163,413	5.1	186,423	-23,010	-0.7
1934	3,055,084	3,101,348	61.1	64.1	39.1	-98,974	-3.2	-157,927	58,953	1.9
1935	3,283,092	3,148,235	69.7	54.5	36.6	292,992	8.9	245,292	47,700	1.5
1936	3,517,923	3,409,216	55.6	49.9	36.9	463,478	13.2	319,909	143,519	4.2
1937	3,878,436	3,771,944	54.2	45.0	38.0	707,073	18.2	457,043	£50,030	6.6
Royal Indemnity (subsidiary of Royal Insurance)										
1933	12,029,879	12,203,907	65.6	61.6	36.5	218,065	1.8	389,421	-171,356	-1.4
1934	12,234,082	12,418,010	61.9	61.2	36.3	307,763	2.5	-171,613	479,376	3.9
1935	11,441,208	11,901,119	56.6	60.2	37.2	296,977	2.6	-601,966	898,943	7.6
1936	12,341,411	12,063,566	55.0	49.2	36.3	1,794,696	14.6	966,315	828,380	6.9
1937	13,821,396	13,376,998	50.0	45.3	36.5	2,813,063	20.4	1,198,582	1,614,481	12.1
Sun Indemnity (subsidiary of Sun Insurance)										
1933	3,872,243	3,695,335	65.2	53.3	35.6	511,552	13.2	615,447	-103,895	-2.8
1934	4,541,786	4,353,146	61.2	53.7	31.6	668,625	14.7	470,385	198,240	4.6
1935	4,063,250	4,521,966	85.8	78.0	35.8	-559,749	-13.8	13,782	-573,531	-12.7
1936	3,207,011	3,360,292	68.6	84.6	34.2	-603,620	-18.8	-662,527	59,007	1.8
1937	3,321,380	3,280,242	61.3	62.6	32.6	173,126	5.2	-45,738	218,864	6.7
Yorkshire Indemnity (subsidiary of Yorkshire)										
1933	81,130	899,514	64.3	57.9	43.1	-9,349	-1.0	130,058	-159,407	-15.5
1934	1,018,840	1,028,369	78.4	66.0	47.0	-133,120	-13.0	103,953	-237,073	-23.2
1935	763,967	832,703	55.5	75.2	52.0	-207,626	-27.2	-236,473	28,847	3.5
1936	894,963	817,449	45.2	44.4	41.9	123,274	13.7	73,334	49,940	6.1
1937	877,892	883,115	47.1	40.2	45.3	142,218	16.3	62,037	80,181	9.1

COLOUR
PRINTING

●
COMMERCIAL
PRINTING

BUCKLEY PRESS LTD.

Effective Printing

20, ST. ANDREW ST.,
LONDON, E.C.4.
CENTRAL 1681 (3 lines)

COLONIAL AND FOREIGN COMPANIES TRANSACTING BUSINESS IN THE UNITED KINGDOM.

Company. 1		Currency. 2	Capital. 3		Paid-up. 4	Year ending. 5	Total Reserves. 6	Total Premiums Net. 7	Claims Paid & Outstanding Net. 8	Ratio to Premiums. 9	Commission & Ratio to Expenses of Management. 10	Ratio to Premiums. 11
			Subscribed.									
Aachen & Munich Estd. 1825. HEAD OFFICE—Aachen. Walter Brown, 31, Lombard street, E.C.3.	Reich. Mkrs.	20,000,000	10,000,000	31/12/35	21,266,519	13,332,416	4,526,951	33.96 %	7,480,551	56.11 %		
				31/12/36	20,797,160	13,877,892	5,685,792	26.56 %	7,895,918	56.93 %		
				31/12/37	20,428,914	14,959,792	5,295,740	35.44 %	8,523,183	57.05 %		
Abesalon Estd. 1905. HEAD OFFICE—Copenhagen — London Managers—A. M. Marris & Co., Ltd., 11, Queen Victoria street, E.C.4.	Dan. Kr.	2,000,000	2,000,000	31/12/37	1,658,551	2,944,054	1,479,972	50.27 %	1,379,546	46.86 %		
African Guarantee Estd. 1911. HEAD OFFICE—Johannesburg. London Managers—Gold, Cook & Co., Ltd., 28, Budge row, E.C.4.	Sterling	155,062	154,562	31/12/35	318,288	293,744	116,409	39.63 %	117,935	40.15 %		
				31/12/36	142,893	232,113	130,024	49.61 %	92,005	35.12 %		
				31/12/37	149,069	284,236	142,429	50.10 %	103,376	36.38 %		
L'Algle Estd. 1843. HEAD OFFICE—Paris. British Managers—Bain, Sons & Golmick, Ltd., 88, Leadenhall street, E.C.3.	French Frs.	7,200,000	7,200,000	31/12/35	38,209,814	31,537,469	11,059,269	31.89 %	13,632,654	43.72 %		
				31/12/36	33,768,023	32,369,185	12,318,158	37.52 %	14,891,329	44.76 %		
				31/12/37	32,080,627	35,385,021	12,739,985	36.00 %	15,760,187	38.88 %		
Alfianca Da Bahia Estd. 1870. HEAD OFFICE—Bahia, Brazil. London Manager—F. Couradi, 5, Leithbury, E.C.2.	Milreis	9,000,000	9,000,000	31/12/35	40,491,397	12,515,620	3,907,381	31.21 %	5,607,567	44.79 %		
				31/12/36	43,061,928	13,721,184	4,359,588	31.76 %	6,534,935	47.63 %		
				31/12/37	47,595,953	14,577,830	3,527,672	24.79 %	6,982,552	48.00 %		
American Estd. 1846. HEAD OFFICE—Newark, N.J., U.S.A. British Manager—A. J. M. Bonar, 20, Birchlin lane, London, E.C.3.	U.S. Dollars	3,343,740	3,343,740	31/12/35	21,804,781	11,815,269	4,837,930	40.94 %	5,862,779	49.62 %		
				31/12/36	24,424,243	12,004,560	5,863,604	49.01 %	5,735,351	47.78 %		
				31/12/37	22,324,571	13,197,117	5,672,173	42.98 %	6,006,380	46.51 %		
Americana HEAD OFFICE—Sao Paulo, Brazil. London Office—4, Fenchurch avenue, E.C.	Milreis	2,500,000	2,500,000	31/12/35	1,903,160	1,994,880	733,261	36.75 %	857,788	42.99 %		
				31/12/36	4,210,432	2,496,139	863,726	34.60 %	1,069,669	43.66 %		
				31/12/37	4,784,178	2,437,142	885,247	36.31 %	1,130,500	46.38 %		
Asahi Marine & Fire HEAD OFFICE—Kobe, Japan. London Agents—Gardner Mountain & D'Ambrunneil, Ltd., 107/112 Leadenhall st., E.C.3.	Jap Yen	5,000,000	1,250,000	31/12/35	1,535,425	1,614,976	521,698	32.30 %	995,783	57.32 %		
				31/12/36	1,885,039	1,800,893	583,295	32.38 %	1,007,540	55.94 %		
				31/12/37	2,362,935	2,264,160	562,166	24.83 %	1,223,398	54.04 %		
Assicurazioni Generali Estd. 1831. HEAD OFFICE—Trieste. London Office—1, Lloyd's avenue, E.C.3.	Italian Lire	120,000,000	120,000,000	31/12/35	1,206,972,189	1150,214,607	82,012,560	54.59 %	44,476,591	29.60 %		
				31/12/36	1,263,451,310	1211,074,860	122,357,559	57.97 %	73,274,058	34.71 %		
				31/12/37	1,352,986,939	1242,708,934	132,438,829	54.56 %	184,871,326	—		
Assurance-Gréle Cantonale Estd. 1928. HEAD OFFICE—Lausanne. London Correspondents—Sterling Offices, Ltd., 25, Birchlin lane, E.C.3.	Swiss Frs.	—	—	31/12/35	1,992,849	948,135	342,892	36.17 %	57,478	6.06 %		
				31/12/36	1,652,100	892,769	1,286,467	144.06 %	91,299	10.56 %		
				31/12/37	1,794,240	858,469	1,000,290	116.52 %	103,954	12.11 %		
Atlantica Estd. 1916. HEAD OFFICE—Gothenburg. British Agent—H. Maltby, 34, Wallbrook, London, E.C.4.	Swedish Kr.	3,000,000	1,500,000	31/12/35	3,470,392	1,907,564	1,103,198	57.84 %	857,828	44.98 %		
				31/12/36	3,585,554	1,725,705	1,076,566	62.37 %	636,806	36.89 %		
				31/12/37	3,580,257	2,139,420	1,196,959	65.96 %	705,616	32.95 %		
Atlas Estd. 1907. HEAD OFFICE—Stockholm. London Managers—A. M. Marris & Co., Ltd., 11, Queen Victoria street, E.C.4.	Swedish Kr.	2,000,000	2,000,000	31/12/35	42,594,640	42,326,810	1,382,195	59.39 %	914,087	39.28 %		
							\$Incl. Losses	Res.		Ex. Life		

Company.	Currency.	Capital. Subscribed.	Paid-up.	Year ending.	Total Reserves.	Total Premiums.	Claims Paid & Ratio		Commission & Ratio	
							Outstanding	Net.	to Premiums.	Expenses of Management.
		3	4	5	6	7	8	9	10	11
Baloise Fire HEAD OFFICE—Basle, Switzerland. British Managers— Bain, Sons & Golluck, Ltd., 88, Leadenhall street, E.C.3.	Swiss Frs.	16,000,000	4,000,000	31/12/35	6,387,059	9,530,294	4,499,987	47.21 %	4,364,401	45.79 %
				31/12/36	7,470,939	9,784,997	4,716,957	48.17 %	4,716,957	48.20 %
				31/12/37	7,928,225	12,215,499	5,328,577	43.62 %	6,483,827	53.08 %
Baloise Marine HEAD OFFICE—Basle. London Agent—R. W. Gibbon, Leadenhall Buildings, Leadenhall street, E.C.3.	Swiss Frs.	5,000,000	2,250,000	31/12/35	4,340,993	2,521,242	1,161,860	46.09 %	1,089,955	43.20 %
				31/12/36	5,121,780	2,571,213	1,895,099	61.43 %	1,239,977	41.74 %
				31/12/37	5,158,148	*4,830,545	3,232,998	65.93 %	1,626,848	33.45 %
Baltica HEAD OFFICE—Copenhagen. British Managers—Livesey, Hawthorn & Manby, Cannon street Bldg., London, E.C.1.	Dan. Kr.	17,000,000	6,800,000	31/12/35	120,870,714	18,089,292	10,597,418	58.58 %	6,613,374	36.56 %
				31/12/36	121,726,142	16,985,586	9,555,803	56.26 %	6,610,678	38.92 %
				31/12/37	123,666,478	18,525,235	10,372,923	55.99 %	4,896,765	26.43 %
Bankers' and Traders' HEAD OFFICE—Sydney. British Managers—Queensland Insurance Co., 22, Birchington, London, E.C.3.	Sterling	190,350	95,175	31/3/36	125,616	145,922	82,392	56.47 %	53,876	36.92 %
				31/3/37	132,865	170,727	105,537	61.72 %	61,625	35.92 %
Bombay Fire and General HEAD OFFICE—Bombay. British Managers—Glanville, Enghoven & Co. (Rois.) Ltd., 144 Leadenhall street, E.C.3.	Rupees	10,00,000	5,99,370	31/3/36	—	65,596	17,563	26.77 %	78,635	119.87 %
				31/3/37	—	97,910	37,220	37.96 %	100,985	103.16 %
British America HEAD OFFICE—Toronto. British Man.—F. J. Erwood, 14, Cornhill, London, E.C.4.	Sterling	154,110	154,110	31/12/35	809,477	553,198	290,914	52.58 %	269,823	48.77 %
				31/12/36	825,352	534,975	249,484	46.76 %	263,481	49.28 %
				31/12/37	933,868	567,544	148,319	26.13 %	227,310	40.00 %
British India General HEAD OFFICE—Bombay. British Managers—A. J. Collins, & Company, Ltd., 71-72, King William st., London, E.C.1.	Rupees	50,00,000	10,00,000	31/12/34	14,41,975	28,73,322	17,95,446	62.49 %	11,71,923	40.79 %
				31/12/35	5,92,159	19,79,656	21,67,025	110.09 %	10,35,532	52.56 %
				31/12/36	5,29,765	11,21,931	5,81,235	51.80 %	5,30,131	47.24 %
British Traders HEAD OFFICE—Hong Kong. London Manager—H. C. Gray, 78/80, Cornhill, E.C.3.	Sterling	480,000	192,000	31/12/35	785,007	333,360	186,186	55.84 %	127,147	38.14 %
				31/12/36	785,114	312,769	117,111	56.69 %	116,053	36.78 %
				31/12/37	728,612	375,986	222,883	59.36 %	126,634	33.71 %
Buenos Aires HEAD OFFICE—Buenos Aires. British Agents—W. T. Groig, Ltd., 1, Royal Exchange avenue, London, E.C.1.	\$ c/l.	3,500,000	1,567,200	30/6/35	2,127,835	3,274,898	2,928,924	89.43 %	1,208,708	36.91 %
				30/6/36	1,820,191	2,958,343	1,916,487	64.46 %	1,105,592	37.37 %
				30/6/37	1,834,020	2,914,549	1,764,634	60.56 %	1,077,759	36.64 %
Canton HEAD OFFICE—Hong Kong. British Agents—Matheson & Co., Ltd., Lloyd's Building, 3-4, Innere street, London, E.C.1.	Hong Kong Dollars.	2,500,000	1,000,000	31/12/35	15,403,670	3,445,102	1,922,361	55.80 %	1,778,876	29.28 %
				31/12/36	17,032,875	3,738,886	2,416,936	64.64 %	1,066,764	29.07 %
				31/12/37	15,814,798	3,859,870	1,302,640	33.77 %	882,840	22.80 %
Catalana HEAD OFFICE—Barcelona. British Agents—Fester, Fothergill & Hartung, 67, Queen street, London, E.C.1.	Pesetas	5,000,000	4,000,000	31/12/34	13,054,037	9,015,463	3,825,408	42.43 %	4,451,278	49.37 %
				31/12/35	13,629,181	9,122,469	3,722,407	40.81 %	4,656,791	51.06 %
				31/12/36	14,594,595	8,426,338	3,553,794	42.18 %	3,573,935	42.41 %
China Insurance Co. HEAD OFFICE—Shanghai. European Representatives— Willis, Faber & Dumas Ltd., 54, Leadenhall street, E.C.3.	\$	2,000,000	1,000,000	31/12/35	11,412,462	482,908	194,254	40.22 %	52,374	10.84 %
				31/12/36	11,277,645	680,666	289,651	41.93 %	36,519	5.28 %
China Underwriters HEAD OFFICE—Hong Kong. British Managers—A. J. Collins & Company, Ltd., 71-72, King William st., London, E.C.1.	Hong Kong Dollars	2,560,000	1,024,000	31/12/35	1,016,864	849,524	394,583	38.23 %	426,510	50.34 %
				31/12/36	1,701,063	237,110	174,016	77.32 %	117,922	49.63 %
				31/12/37	1676,961	264,304	197,255	74.63 %	114,551	43.34 %

COLONIAL AND FOREIGN COMPANIES TRANSACTING BUSINESS IN THE UNITED KINGDOM continued

Company.	Currency.	Capital. Subscribed.	Year ending.	Total Reserves.	Total Premiums Net.	Gains Paid & Out-standings Net.	Ratio to Previous.	Commission & Expenses of Management.	Ratio to Premiums.	
1	2	3	4	5	6	7	8	9	10	
Chiyoda Fire HEAD OFFICE—Tokyo. London Representatives—Sterling, Offices, Ltd., 25, Birchlin lane, E.C.3.	Yap Yen	10,000,000	2,500,000	30/6/25 30/6/26 30/6/27	3,571,130 3,654,660 3,133,924	2,977,513 3,052,712 3,133,924	1,632,997 1,602,455 1,408,313	54.85% 49.05% 44.93%	1,607,496 1,866,864 1,698,226	33.99% 40.87% 34.18%
Christiania General (Storebrand) HEAD OFFICE—Oslo. London Correspondents—W. H. Spiller & Son, Ltd., 1, Royal Exchange avenue, E.C.3.	Nor. Kr	8,500,000	8,500,000	31/12/25 31/12/26 31/12/27	28,398,988 24,282,417 23,570,628	13,735,745 14,282,417 16,583,910	7,531,660 7,220,066 8,691,315	54.83% 50.15% 52.17%	4,781,272 6,134,349 5,111,165	34.83% 36.09% 31.00%
Co-Assurances et Réassurances G'les HEAD OFFICE—Le Havre. London Representatives— Willis Faber & Partners, Ltd., 52, Leadenhall street, E.C.3.	Francs.	6,000,000	1,500,000	30/6/25 30/6/26 30/6/27	3,730,721 3,663,639 3,829,580	8,702,649 8,062,451 8,539,225	6,203,836 4,207,207 5,738,269	71.28% 52.18% 67.20%	3,157,460 3,123,103 2,330,757	36.28% 38.73% 38.89%
Cologne Reinsurance HEAD OFFICE—Cologne. London Managers—Mann Rutter (Reinsurance) Ltd., 71/2, King William street, E.C.4.	Reich. Mks.	8,000,000	2,160,000	31/12/25 31/12/26 31/12/27	87,452,452 8,094,052 8,454,149	30,434,076 14,711,267 15,765,333	17,336,966 8,450,167 9,355,189	57.62% 57.49% 59.34%	9,663,220 6,125,497 6,752,820	31.80% 13.09% 13.09%
Colonial Marine & Fire HEAD OFFICE—Batavia. London Managers—B. W. Noble, Ltd., 73/6, King William street, E.C.4.	Dutch Flor.	13,100,000	1,310,000	31/12/25 31/12/26 31/12/27	1,646,517 2,094,919 2,228,530	714,004 753,574 957,539	154,723 177,006 311,827	21.67% 23.48% 32.51%	415,888 471,349 539,585	5.25% 62.54% 55.31%
Gondor HEAD OFFICE—Santiago. London Correspondents— American Foreign Ins. Assoc., 20, Birchlin lane, E.C.3.	Pesos	2,000,000	2,000,000	31/12/25 31/12/26 31/12/27	327,079 398,144 581,162	298,115 475,461 404,581	143,105 116,298 116,298	23.55% 30.13% 28.74%	216,504 258,694 265,771	72.65% 54.40% 66.42%
Confiance Fire HEAD OFFICE—Paris. British Managers—A. J. Collins & Company, Ltd., 71-72, King William street, London, E.C.4.	Francs	10,000,000	5,500,000	31/12/25 31/12/26 31/12/27	32,238,622 26,612,132 28,609,100	23,743,718 24,605,149 27,213,807	7,601,880 8,496,220 9,493,669	32.01% 31.49% 34.59%	12,231,430 12,660,191 13,831,635	31.09% 50.45% 50.96%
Cubana, La HEAD OFFICE—Habana. British Agents—Foster, Pother- gill & Hartung, 67, Queen street, London, E.C.4.	U.S. Dollars	856,900	856,900	31/12/25 31/12/26 31/12/27	824,346 900,369 1,418,810	— — —	— — —	— — —	— — —	— — —
Dai-Nippon HEAD OFFICE—Osaka. British Agents—Foster, Pother- gill & Hartung, 67, Queen street, London, E.C.4.	Yen.	2,000,000	1,000,000	31/12/25 31/12/26 31/12/27	835,816 894,521 1,022,901	657,806 645,418 657,487	470,817 262,170 204,250	50.45% 40.62% 31.06%	389,451 346,534 340,398	49.20% 51.77% 51.77%
Dansk Kautions HEAD OFFICE—Copenhagen. London Correspondent— Sterling Offices, Ltd., 25, Birchlin lane, London, E.C.3.	Danish Kr.	1,000,000	450,000	31/12/25 31/12/26 31/12/27	1,821,395 2,000,670 2,256,027	682,580 696,696 724,651	245,425 240,446 184,228	35.96% 34.51% 22.66%	227,168 222,671 212,967	37.28% 31.96% 29.39%
Danube General HEAD OFFICE—Vienna. London Manager—H. C. Dumm- bell, 1, Royal Exchange avenue, E.C.3.	Gold Francs Austri. Schillings	2,320,186	2,320,186	31/12/25 31/12/26 31/12/27	35,426,376 5,242,468 6,622,695	14,803,748 8,369,190 15,870,272	6,973,335 4,077,839 7,869,715	47.10% 46.00% 49.21%	6,938,401 4,630,277 6,921,878	47.21% 52.21% 43.61%
Eastern Federal Union HEAD OFFICE—Calcutta. European Managers—B. M. Collins & Co., Ltd., 20, King William street, E.C.4	Rupees	21,118,810	10,59,575	31/12/25 31/12/26 31/12/27	1,61,760 1,85,365 1,13,873	3,83,123 4,60,825 5,36,541	1,40,304 1,67,147 2,08,584	36.63% 45.27% 38.88%	2,81,234 2,75,446 3,31,331	73.41% 59.77% 61.76%

† Ex Life Business.
* Including Pol. fees and Taxes.
† Paid only

*Paid only

†Including Pol. fees and Taxes

‡Ex Life Business

COLONIAL AND FOREIGN COMPANIES TRANSACTING BUSINESS IN THE UNITED KINGDOM—continued

Company.	Currency.	Capital. Subscribed	Year ending	Total Reserves.	Total Premiums	Claims Paid & Outstanding	Ratio to Premiums	Commission & Expenses of Management	Ratio to Premiums
1	2	3	4	5	6	7	8	9	10
Equitativa La (Life) HEAD OFFICE—Madrid. London Correspondents—Sterling Offices, Ltd., 25, Brixton Lane, E.C.	Pesetas	10,000,000	5,000,000	31/12/33 76,414,284 31/12/34 96,524,488 31/12/35 17,894,819	15,765,817 16,953,911 17,894,819	6,203,594 8,228,113 8,894,963	29.29 % 30.65 % 24.13 %	3,513,536 3,196,286 4,516,717	29.29 % 30.65 % 24.13 %
Equitativa La (General) HEAD OFFICE—Madrid. London Correspondents—Sterling Offices, Ltd., 25, Brixton Lane, E.C.	Pesetas	5,000,000	2,500,000	31/12/33 2,411,570 31/12/34 2,992,923 31/12/35 6,028,310	3,891,521 2,992,923 6,028,310	1,227,072 2,021,561 2,207,782	31.54 % 72.39 % 36.62 %	935,057 1,809,096 2,077,118	24.03 % 64.77 % 34.45 %
Equitativa La (Reinsurance) HEAD OFFICE—Madrid. London Correspondents—Sterling Offices, Ltd., 25, Brixton Lane, E.C.	Pesetas	10,000,000	5,000,000	31/12/33 14,688,752 31/12/34 15,250,837 31/12/35 6,314,829	6,147,656 7,779,900 2,674,646	2,624,476 3,772,902 2,674,646	42.69 % 42.07 % 42.35 %	1,076,378 2,607,621 1,454,124	17.50 % 33.00 % 24.03 %
Européenne Reinsurance HEAD OFFICE—Paris. British Managers—A. J. Collins & Company, Ltd., 71-72, King William St., London, E.C.4	French Frs.	10,000,000	5,000,000	30/6/31 52,842,540 25/6/35 39,592,350 31/12/36 \$19,064,783	63,293,861 53,430,969 51,297,931	47,964,677 39,028,916 49,247,185	75.78 % 73.04 % 96.00 %	22,247,021 19,202,500 22,521,962	35.10 % 35.93 % 43.90 %
Federal Mutual of Australia HEAD OFFICE—Sydney. London, 1, King William Street, E.C.4.	£	407,951	101,938	31/10/37 91,121	132,870	57,618	43.35 %	63,262	47.60 %
Fenix Fire HEAD OFFICE—Stockholm. British Manager—H. Maitland, 34, Walbrook, E.C.4.	Swedish Kr.	2,400,000	2,400,000	31/12/35 4,622,676 31/12/36 4,716,187 31/12/37 2,029,565	2,940,118 2,093,936 2,029,565	1,290,555 1,058,121 1,005,151	57.61 % 50.33 % 49.53 %	1,004,914 943,167 1,011,421	44.86 % 45.04 % 49.84 %
Fenix del Norte HEAD OFFICE—Fuenfuen. Arg. London Managers—W. T. Craig, Ltd., 1, Royal Exchange Avenue, E.C.3.	Arg. Dollars	427,200	427,200	31/3/36 161,715 31/3/37 162,901 31/3/38 164,359	143,978 137,519 126,181	88,818 64,863 38,664	39.45 % 47.18 % 30.64 %	72,087 69,457 66,982	50.60 % 50.51 % 53.08 %
First Bohemian Reinsurance Bank HEAD OFFICE—Prague. London Agents—Foster, Potbury, Gill & Hartung, 67, Queen Street, E.C.4.	Czechoslov. Kronen	3,000,000	3,000,000	31/12/35 34,213,387 31/12/36 43,552,998 31/12/37 49,616,348	41,650,785 49,437,522 58,429,159	24,363,716 25,862,959 31,556,340	57.61 % 52.33 % 54.02 %	16,578,739 18,275,399 22,677,142	39.80 % 36.76 % 38.77 %
First Czech Mutual HEAD OFFICE—Prague. U. K. Representatives—Willis, Faber & Partners, 82, Leadenhall Street, E.C.3.	Czech. Kronen	Mutual	Mutual	31/12/35 62,686,585 31/12/36 66,758,609 31/12/37 71,027,853	44,406,734 46,376,485 47,413,914	21,140,892 20,671,043 20,267,959	58.49 % 44.59 % 42.74 %	18,529,961 20,818,844 21,314,663	41.73 % 44.89 % 44.95 %
Fonciere Generale HEAD OFFICE—Budapest. London Correspondents—Sterling, Offices, Ltd., 25, Brixton Lane, E.C.3.	Pengo	1,000,000	1,000,000	31/12/35 11,827,954 31/12/36 11,894,941 31/12/37 2,424,459	3,531,440 3,340,870 4,617,180	1,868,447 1,830,946 2,345,476	52.91 % 54.66 % 50.80 %	1,469,677 1,363,382 2,063,849	41.62 % 40.70 % 44.70 %
Fonciere, La, Fire HEAD OFFICE—Paris. British Managers—B. W. Noble, Ltd., 75-76, King William Street, London, E.C.4.	French Frs.	15,000,000	15,000,000	31/12/35 28,340,113 31/12/36 28,384,026 31/12/37 29,707,207	31,607,504 42,164,609 35,201,868	10,585,222 12,142,280 12,172,932	33.49 % 28.79 % 34.58 %	10,205,344 *27,828,701 20,840,761	32.21 % 66.00 % 59.30 %
Fonciere Marine & Accident HEAD OFFICE—Marseilles. British Representatives—J. G. Prentice & Son, Mersey Chhrs., Covent Garden, Liverpool 2.	French Frs.	25,000,000	18,750,000	31/12/35 132,100,183 31/12/36 135,222,882 31/12/37 138,879,022	120,729,714 131,914,707 131,777,128	85,423,496 93,690,883 103,150,245	70.75 % 75.68 % 78.28 %	35,795,831 36,574,530 38,267,311	29.60 % 29.67 % 29.04 %
Fondania, La, Fire HEAD OFFICE—Florence. British Managers—Hain, Sons & Gilmick, 83, Leadenhall Street, E.C.3.	Lire	25,000,000	25,000,000	31/12/35 26,150,201 31/12/36 28,302,122 31/12/37 28,201,394	17,081,527 19,027,885 20,297,107	8,493,431 9,118,541 9,391,709	49.72 % 41.92 % 46.27 %	5,396,539 5,994,226 6,642,325	31.59 % 31.50 % 32.72 %
France, La, Fire HEAD OFFICE—Paris. British Managers—Hain, Sons & Gilmick, 83, Leadenhall Street, E.C.3.	French Frs.	20,000,000	20,000,000	31/12/35 58,929,516 31/12/36 44,047,733 31/12/37 47,608,362	158,450,516 56,531,705 470,753,220	73,016,619 42,549,816 74,632,299	65.04 % 45.19 % 48.94 %	20,955,416 121,474,108 24,840,019	35.84 % 37.96 % 35.11 %

* Incl. Policy Fees & Taxes

† Ex Life

‡ Gross figures

§ 18 months working

COLONIAL AND FOREIGN COMPANIES TRANSACTING BUSINESS IN THE UNITED KINGDOM—continued

Company. 1	Currency. 2	Capital. Subscribed 3	Paid-up 4	Year ending. 5	Total Reserves. 6	Total Premiums Net. 7	Claims Paid & Outstanding Net. 8	Ratio Commission & to Expenses of to 9 10 11		
								Premis.	Management.	Prims.
Franco-Argentina HEAD OFFICE—Buenos Aires. Munster, Morris & Kummer, 47-51, King William street, London, E.C.	£ c/l.	1,500,000	1,500,000	30/6/35	7,508,485 30/6/35 11,658,915	4,084,456 3,768,672 4,440,574	2,482,090 1,686,411 1,938,436	60 77 % 44 75 % 42 74 %	2,384,184 2,075,386 2,002,956	58 38 % 55 07 % 45 11 %
Franco-Asiatique HEAD OFFICE—Shanghai. British Managers—Sterling Offices, Ltd., 25, Birehlin lane, London, E.C.	Estd. 1918. French Frs.	7,000,000	7,000,000	31/12/35	16,102,795 31/12/35 18,257,115	11,485,616 12,614,347 16,057,885	6,891,630 7,773,506 10,955,491	51 29 % 61 62 % 68 22 %	4,928,817 5,502,202 9,495,512	42 91 % 43 62 % 59 13 %
Frankona Rück & Mit. HEAD OFFICE—Berlin. London Representative—Price Forbes (Trans.) Ltd., King William street House, Arthur street, E.C.4.	Reichsmarks.	3,506,000	2,756,000	31/12/35	44,188,358 30/6/37 44,146,249	5,262,015 590,116	2,552,595 475,803	48 57 % 48 06 %	2,694,911 731,101	51 21 % 73 56 %
Generale HEAD OFFICE—Berne. British Agent—Philip A. Barendt, 3, Lombard street, E.C.3.	Swiss Frs.	4,000,000	1,200,000	31/12/35	3,550,219 31/12/35 3,556,204	4,463,447 5,279,372 5,906,665	2,787,483 3,870,621 4,103,546	69 50 % 73 32 % 69 44 %	1,446,815 1,440,298 1,399,211	32 43 % 27 28 % 23 67 %
Assurances Generales (Incendie) HEAD OFFICE—Paris. British Agent—Philip A. Barendt, 3, Lombard street, London, E.C.3.	French Frs.	40,000,000	40,000,000	31/12/35	88,512,705 31/12/35 77,062,501	91,870,915 130,463,735 125,902,798	47,237,254 41,369,915 54,412,486	51 41 % 31 70 % 43 21 %	44,078,625 77,643,309 63,407,100	48 63 % 59 51 % 50 03 %
Guarantee Co. of N. America HEAD OFFICE—Montreal. London Managers—Sterling Offices, Ltd., 25, Birehlin lane, E.C.3.	Can. Dollars	668,600	504,600	30/12/33	723,875 31/12/33 3,861,694	409,194 438,368 456,522	112,328 82,169 37,561	27 46 % 18 74 % 8 23 %	288,983 353,338 379,671	70 65 % 80 60 % 83 17 %
Haand 1 Haand HEAD OFFICE—Copenhagen. Maltby, 3, Wallbrook, E.C.4.	Danish Kr.	1,000,000	1,000,000	31/12/35	4,565,138 31/12/35 4,624,573	4,586,457 4,648,450 4,681,892	2,649,194 2,681,619 2,718,457	57 76 % 57 69 % 55 69 %	1,834,351 1,856,108 1,997,561	39 99 % 39 93 % 40 92 %
Halifax Fire HEAD OFFICE—Halifax, Nova Scotia. British Manager— A. J. M. Bonar, 20, Birehlin lane, E.C.3.	Can. Dollars	2,000,000	2,000,000	31/12/35	2,604,667 31/12/35 7,734,611	991,228 1,044,878 1,275,396	407,598 396,175 600,397	41 12 % 27 91 % 50 80 %	489,893 522,733 541,195	49 42 % 50 82 % 42 34 %
Helvetia General HEAD OFFICE—St. Gall. London Agent—R. W. Gibbon, Leadenhall Buildings, Leadenhall street, E.C.3.	Swiss Frs.	10,000,000	2,000,000	31 12 34	6,571,597 31 12 36 6,180,063	2,357,509 5,270,184 6,234,279	979,577 2,828,786 3,736,111	41 56 % 53 68 % 59 93 %	1,369,072 1,953,421 2,182,774	58 06 % 35 01 % 35 01 %
Home HEAD OFFICE—New York. British Manager—A. J. M. Bonar, 20, Birehlin lane, London, E.C.	U.S. Dollars	15,000,000	15,000,000	31/12/35	89,552,027 31 12 35 109,427,604	40,839,508 56,607,069 65,046,914	16,765,577 25,733,405 31,661,056	41 05 % 42 00 % 46 67 %	19,286,802 25,976,764 28,629,041	47 22 % 44 20 % 44 03 %
Imperial Marine & Fire HEAD OFFICE—Tokyo, Japan. London Agents—Leslie A. Godwin Ltd., 81, Katharine Dock House, Tower Hill, E.C.3.	Yen	10,000,000	2,500,000	31 5 36	9,121,786 31 3 37 10,099,303	6,001,237 6,475,132 7,434,937	3,238,557 3,206,242 3,267,490	53 96 % 49 52 % 43 95 %	2,527,843 2,708,594 2,935,748	42 12 % 41 83 % 39 54 %
Insurance Co. of N. America HEAD OFFICE—Philadelphia, U.S.A. London Agents— Leslie A. Godwin Ltd., 81, Katharine Dock House, Tower Hill, E.C.3.	U.S. Dollars	12,000,000	12,000,000	31 12 35	75,033,900 31 12 36 85,959,278	22,132,571 22,388,585 24,836,097	7,955,062 9,083,351 9,235,360	35 94 % 40 57 % 37 19 %	11,367,340 11,702,211 12,506,202	51 36 % 52 27 % 50 35 %

* Paid only.

** 6 months only.

† Ex. Life.

COLONIAL AND FOREIGN COMPANIES TRANSACTING BUSINESS IN THE UNITED KINGDOM—continued

Company.	Currency.	Capital. Subscribed	Year ending.	Total Reserves.	Premiums Net.	Claims Paid & Outstanding	Ratio to Premiums.	Commission & Expenses of Management	Ratio to Premiums.
1	2	3	4	5	6	7	8	9	10
Italiana di Riassicurazione Consorziale HEAD OFFICE—Milan. British Agents—Foster, Pothergill, & Hartung, 67, Queen street, London, E.C.4	Italian Lire	10,000,000	4,000,000	30/6/35	12,840,714	11,397,639	6,978,392	61.22 %	4,090,560
				30/6/36	13,504,820	13,013,150	7,708,585	59.24 %	4,645,653
				30/6/37	14,329,596	14,831,405	8,259,778	55.69 %	5,347,514
Jupiter General HEAD OFFICE—Roubaix. British Managers—B. W. Noble, Ltd., 72-75, King William street, London, E.C.4.	Rupees	1,500,000	23,71,800	30/6/35	23,10,271	19,45,581	6,42,763	33.04 %	11,06,218
				30/6/36	17,40,726	16,58,647	6,31,166	38.05 %	9,83,257
				30/6/37	17,03,672	16,49,284	6,63,246	40.22 %	10,21,357
Kyodo Fire HEAD OFFICE—Osaka. British Agents—Foster, Pothergill, & Hartung, 67, Queen street, London, E.C.4.	Yen	10,000,000	2,500,000	31/12/35	6,219,830	4,146,218	2,093,395	50.49 %	1,889,560
				31/12/36	6,147,367	4,034,035	1,774,373	43.98 %	2,077,469
				31/12/37	6,228,267	4,096,672	1,621,606	39.96 %	2,166,244
Lloyd Le Continental Français HEAD OFFICE—Roubaix. London Correspondence— Willis, Faber & Partners—Ltd., 52, Leadenhall street, E.C.3.	French Frs.	10,000,000	2,500,000	31/12/35	14,821,765	14,653,727	5,807,721	39.63 %	8,487,335
				31/12/36	17,202,491	16,495,720	6,930,165	42.19 %	10,739,334
				31/12/37	17,676,113	21,273,426	10,575,098	49.70 %	10,739,334
Magdeburger HEAD OFFICE—Magdeburg. London Manager—H. C. Dunhill, 1, Royal Exchange avenue, E.C.3.	Reich. Mkrs.	5,000,000	5,000,000	31/12/35	6,838,934	9,513,190	4,231,989	44.48 %	3,789,531
				31/12/36	7,953,118	9,567,052	4,026,319	42.09 %	5,126,254
				31/12/37	7,676,113	10,203,929	4,702,940	46.09 %	4,582,542
Meiji Fire HEAD OFFICE—Tokyo. General Agents—for Europe— Willis, Faber & Partners, Ltd., 52, Leadenhall street, E.C.3.	Yen.	10,000,000	3,200,000	31/12/35	31,393,361	4,991,233	1,875,320	37.57 %	2,053,149
				31/12/36	33,632,783	5,259,385	1,712,962	32.86 %	2,163,262
				31/12/37	35,392,033	5,463,615	1,852,343	33.89 %	2,671,280
Metropolitana HEAD OFFICE—Havana. London Managers—W. T. Greig, Ltd., 1, Royal Exchange avenue, E.C.3.	Cuban \$	2,411,600	2,411,600	31/12/35	263,235	—	—	—	—
				31/12/36	279,651	—	—	—	—
Milanese HEAD OFFICE—Milan. British Managers—Livesey, Hawthorn & Manby, Cannon street Buildings, London, E.C.	Italian Lire	32,000,000	32,000,000	31/12/35	25,144,827	25,717,773	15,822,602	61.52 %	7,208,560
				31/12/36	25,221,782	27,152,850	8,814,395	31.72 %	8,566,407
				31/12/37	28,664,784	30,593,927	16,581,734	54.19 %	10,273,456
Mitsubishi Marine & Fire HEAD OFFICE—Tokyo. British Managers—Henry Head & Co., 110, Bishopsgate, London, E.C.2.	Yen	5,000,000	5,000,000	31/12/35	20,300,746	6,965,267	3,295,375	47.31 %	2,128,802
				31/12/36	23,452,801	7,639,392	3,321,431	43.45 %	2,277,982
				31/12/37	27,246,843	9,461,088	3,241,320	40.58 %	2,950,557
Munich Reinsurance HEAD OFFICE—Munich. London Correspondents— C. B. Holding & Co., Ltd., 123, Cannon street, E.C.4	Reich. Mk.	20,000,500	16,037,500	30/6/37	56,629,133	114,337,608	58,638,133	51.30 %	54,568,569
Mutuelle Générale Française/Accidents HEAD OFFICE—Le Mans. London Representatives— Sterling Offices, Ltd., 23, Bitchin lane, E.C.3.	French Frs.	—	—	31/12/35	339,910,708	180,874,908	108,495,749	59.98 %	73,981,903
				31/12/36	370,862,013	186,288,682	109,949,468	59.02 %	77,481,044
				31/12/37	418,210,453	235,249,373	159,515,523	67.80 %	87,956,592

Ex Life.

... THE FACTORS BUSINESS IN THE UNITED KINGDOM—continued

[illegible]

COLONIAL AND FOREIGN COMPANIES TRANSACTING BUSINESS IN THE UNITED KINGDOM—continued

Company.	Currency.	Capital. Subscribed	Year ending	Total Reserve	Total Premiums	Claims Paid & Outstanding	Ratio to Premiums	Commission & Expenses of Premis. Management	Ratio to Premiums
1	2	3	4	5	6	7	8	9	10
Norve HEAD OFFICE—Drammen (Norway), London Managers—A. M. Morris & Co., Ltd., Queen Victoria street, E.C.4.	Norw. Kr.	1,000,000	31/12/35	1,970,565	1,375,619	1,134,783	58.56 %	734,591	37.94 %
Norland HEAD OFFICE—Stockholm, British Agents, Foster, Pothrell & Hartung, 67, Queen street, London, E.C.4.	Swedish Kr.	2,100,000	31/12/35	4,503,270	2,517,481	1,339,608	53.16 %	966,929	38.37 %
North China HEAD OFFICE—Shanghai, London Manager—H. C. Gray, 78-80, Cornhill, E.C.3.	Sterling	150,000	31/12/35	657,854	166,680	93,092	55.74 %	63,574	38.08 %
Norwegian Alliance HEAD OFFICE—Oslo, British Agent—Philip A. Barendt, 14d., 37, Gracechurch street, E.C.3.	Norw. Kr.	1,630,000	31/12/35	2,486,699	2,625,782	1,804,566	68.71 %	901,075	36.31 %
Nye Danske HEAD OFFICE—Copenhagen, London Correspondents— W. H. Spiller & Son, Ltd., 1, Royal Exchange avenue, E.C.4.	Danish Kr.	6,000,000	31/12/35	16,889,393	14,338,194	14,338,194	42.01 %	3,700,548	35.84 %
Osaka Marine & Fire HEAD OFFICE—Osaka, British General Agents—Sedgwick, Collins & Co., Ltd., Bell Yard, Gracechurch street, London, E.C.3.	Yen	10,000,000	31/12/35	6,350,576	5,666,083	2,545,586	44.89 %	1,835,849	39.38 %
Overseas HEAD OFFICE—Singapore, London Representatives— Sterling Office, Ltd., 25, Bunchin lane, E.C.3.	Dollars	1,300,000	31/12/35	757,560	301,563	110,127	36.51 %	152,122	50.43 %
Pacific HEAD OFFICE—Suva, Fiji, London Office—1, Fenchurch avenue, E.C.3.	Sterling	302,285	31/12/35	894,436	367,031	166,811	45.45 %	180,978	49.32 %
Phénix (Vie) HEAD OFFICE—Paris, British Managers—Pain, Sons & Goumick, 88, Leadenhall street, E.C.3.	French Frs	12,000,000	31/12/35	923,959,264	118,102,507	77,408,582	65.51 %	26,673,639	22.58 %
Pohiola (Northern) Fire HEAD OFFICE—Helsingfors, British Managers—Mun- nery, Moore & Rimmer, 47-51, King William street, London, E.C.3.	Finnish Mkks	12,500,000	31/12/35	160,593,215	143,925,057	28,993,883	67.70 %	12,699,593	29.65 %
Propriétaires Réunis HEAD OFFICE—Brussels, London Representatives— Willis, Faber & Partners, 52, Leadenhall street, E.C.3.	Belgn. Frs.	20,000,000	31/12/35	45,908,814	55,869,794	121,827,005	39.06 %	26,075,728	46.67 %
Providence Fire (La) HEAD OFFICE—Paris, British Agents—Foster, Pothrell & Hartung, 67, Queen street, London, E.C.3.	French Frs.	24,000,000	31/12/35	58,281,438	41,745,706	18,792,645	44.86 %	16,474,479	39.50 %
Providence Washington HEAD OFFICE—Providence, R.I., U.S.A., London Man- agers Fire Dept.—A. J. Collins & Co., Ltd., 71/2, King William street, E.C.4.	U.S. Dollars	3,000,000	31/12/35	13,853,309	5,340,782	2,450,164	45.87 %	2,470,431	48.23 %
	† Ex Life		31/12/37	9,813,749	5,932,128	2,422,289	40.83 %	2,889,543	48.71 %
	† Including Loss Reserve								
	† Paid only								

COLONIAL AND FOREIGN COMPANIES TRANSACTING BUSINESS IN THE UNITED KINGDOM - continued

Company.	Currency.	Capital. Subscribed.	Paid-up.	Year ending.	Total Reserves.	Total Premiums Net.	Claims Paid & Outstanding Net.	Ratio to Premiums.	Commission & Expenses of Management.	Ratio to Premiums.
Queensland										
HEAD OFFICE—Sydney.										
Jenkins, 22, Strehln lane, London, E.C.										
Reassurances Societe Anonyme de										
HEAD OFFICE—Paris.										
Sons & Goumick, 86, Leidenhall street, E.C.3.										
Reassurances (Les) of Paris										
HEAD OFFICE—Paris.										
& Hartung, 67, Queen street, London, E.C.										
Reunion (La) Francaise										
HEAD OFFICE—Paris.										
British Agents—Foster, Fothergill & Hartung, 67, Queen street, London, E.C.										
Rhodes Island										
HEAD OFFICE—F. R. I. U.S.A.										
Manager—F. Conrad, 5, Lothbury, E.C.2.										
Riunione Adriatica di Sicurtà										
HEAD OFFICE—Trieste.										
44, Queen Victoria street, E.C.4.										
Rosario (of Argentina)										
HEAD OFFICE—Rosario.										
British Agents—W. T. Greig, Ltd., 1, Royal Exchange avenue, London, E.C.3.										
Rosario Agricola										
HEAD OFFICE—Rosario.										
London Representative—W. T. Greig, Ltd., 1, Royal Exchange avenue, E.C.3.										
Rossia Reinsurance										
HEAD OFFICE—Copenhagen.										
British Managers—A. J. Collins & Co. Ltd., 71-72, King William Street, London, E.C.4.										
Salamandra Reinsurance										
HEAD OFFICE—Copenhagen.										
British Managers—Mumery, Morse & Rimmer, 47-51, King William street, London, E.C.										
San Martin										
HEAD OFFICE—Mendoza, Arg.										
London Managers—W. T. Greig, Ltd., 1, Royal Exchange avenue, E.C.3.										

1 Paid Only

2 Incl. Loss Reserve

3 Ex Life Business

COLONIAL AND FOREIGN COMPANIES TRANSACTING BUSINESS IN THE UNITED KINGDOM—continued

Company. 1	Currency. 2	Capital. Subscribed 3	Year ending 5	Total Reserves. 6	Total Premiums 7	Claims Paid & Outstanding Net. 8	Ratio to		Commission & Expenses of Premis. Management. 10	Ratio to Premis. 11
							Premis.	Premis.		
Skandinavia HEAD OFFICE—Copenhagen. London Manager K. V. F. Carlson, 53B, Leadenhall street, London, E.C.3.	Danish Kr.	10,000,000	31/12/35 31/12/35 31/12/37	71,658,401 71,592,784 18,213,501	27,979,788 16,946,663 17,419,915	14,659,915 9,337,212 8,380,562	52.32 % 55.09 % 43.11 %	52.32 % 55.09 % 43.11 %	8,910,837 6,574,950 8,386,615	31.84 % 33.80 % 48.14 %
Skane HEAD OFFICE—Malmö. London Representatives—Sterling Office, Ltd., 25, Birehlin lane, E.C.3.	Swiss Kr.	12,000,000	31/12/35 31/12/35 31/12/37	19,671,862 9,767,872 10,396,739	2,042,906 1,849,182 2,911,160	957,568 795,833 1,183,745	46.87 % 43.04 % 40.66 %	46.87 % 43.04 % 40.66 %	1,028,930 814,225 945,910	50.36 % 44.03 % 32.49 %
Slavia Mutual HEAD OFFICE—Prague. London Correspondents—Sterling Office, Ltd., 25, Birehlin lane, E.C.3.	Czechoslovakian Kr.		31/12/35 31/12/35 31/12/37	289,588,924 162,422,852 171,762,662	176,556,732 88,486,002 97,587,115	98,933,916 44,594,226 46,860,136	56.03 % 50.51 % 48.02 %	56.03 % 50.51 % 48.02 %	54,376,739 34,146,303 40,526,544	20.80 % 38.59 % 41.55 %
Soleil Fire HEAD OFFICE—Paris. British Managers—A. J. Collins & Company, Ltd., 71-72, King William street, London, E.C.	French Frs.	12,000,000	31/12/35 31/12/35 31/12/37	61,382,861 51,699,139 54,555,610	82,471,712 84,797,291 65,899,001	26,412,866 21,307,952 23,205,055	32.03 % 25.15 % 35.21 %	32.03 % 25.15 % 35.21 %	49,393,238 51,724,690 33,476,677	59.89 % 61.07 % 50.79 %
South British HEAD OFFICE—Auckland. British Manager—T. B. Ching, 10-11, Lime street, London, E.C.3.	Sterling	1,031,640	31/8/35 31/8/36 31/8/37	2,228,431 2,419,611 2,609,849	895,697 1,040,070 1,181,669	482,941 562,000 704,128	53.91 % 54.04 % 59.56 %	53.91 % 54.04 % 59.56 %	277,974 296,460 293,577	31.03 % 28.41 % 24.84 %
Standard of New Zealand HEAD OFFICE—Dunedin. British Managers—H. J. Symons & Co., 16-18, Lime street, London, E.C.3.	Sterlings	1,000,000	30/6/35 30/6/36 30/6/37	431,935 426,218 443,084	193,933 159,308 171,848	61,416 65,657 82,468	40.16 % 41.31 % 48.00 %	40.16 % 41.31 % 48.00 %	68,847 71,007 71,878	45.02 % 44.66 % 41.83 %
Sul America HEAD OFFICE—Rio de Janeiro. London Managers—A. J. Collins & Co., Ltd., 71-72, King William street, E.C.3.	Milreis	2,000,000	31/12/34 31/12/35 31/12/36	7,436,929 8,921,513 12,663,074	14,376,008 20,645,192 24,907,585	8,124,676 9,840,961 10,058,484	56.80 % 47.6 % 40.24 %	56.80 % 47.6 % 40.24 %	5,922,307 8,485,634 10,883,633	41.38 % 41.10 % 43.56 %
Svea Fire & Life HEAD OFFICE—Gothenburg. London Correspondents—W. H. Spiller & Son, Ltd., 1, Royal Exchange avenue, E.C.	Swedish Kr.	12,000,000	31/12/35 31/12/35 31/12/37	162,858,123 115,729,688 116,133,700	25,510,241 8,247,270 7,417,813	14,497,049 5,595,370 3,821,097	56.82 % 67.84 % 51.51 %	56.82 % 67.84 % 51.51 %	7,770,359 1,614,897 3,054,015	30.46 % 43.83 % 41.17 %
Swiss National HEAD OFFICE—Basle. London Agent—R. W. Gibbon, Leadenhall buildings, Leadenhall street, London, E.C.3.	Swiss Frs.	5,000,000	31/12/35 31/12/36 31/12/37	4,533,079 4,731,678 5,741,742	2,988,732 3,202,949 4,304,425	1,519,354 1,504,178 2,431,446	52.00 % 50.83 % 49.57 %	52.00 % 50.83 % 49.57 %	1,068,563 1,166,467 1,725,142	36.74 % 36.41 % 35.18 %
Switzerland General HEAD OFFICE—Zurich. London Agent—R. W. Gibbon, Leadenhall buildings, Leadenhall street, London, E.C.3.	Swiss Frs.	10,000,000	31/12/35 31/12/36 31/12/37	16,071,966 11,470,524 14,287,743	4565,831 4723,311 4994,673	£307,179 *£367,790 *£594,681	54.29 % 50.86 % 66.47 %	54.29 % 50.86 % 66.47 %	4731,515 1768,499 4791,004	40.91 % 37.12 % 32.53 %
Tai Ping HEAD OFFICE—Shanghai. London Correspondents—Sterling Office, Ltd., 25, Birehlin lane, London, E.C.3.										
			Including Taxe.		+ Ex-Life	Paid only			In Loss Reserve	

COLONIAL AND FOREIGN COMPANIES TRANSACTING BUSINESS IN THE UNITED KINGDOM—Continued.

Company.	Currency	Capital.		Year ending	Total Reserve.	Total Premiums Net.	Claims paid & Outstanding Net.	Ratio Terms.	Commission & Expenses of Management	Ratio to Premiums.
		Subscribed	Paid-up.							
1	2	3	4	5	6	7	8	9	10	11
Taisho Marine & Fire HEAD OFFICE—Tokyo. Fire Managers for U.K. and Europe—Willis, Faber & Partners, 52, Leadenhall st., E.C.3.	Yen	5,000,000	2,500,000	31/12/34 31/12/35 31/12/36	10,814,199 12,412,735 13,960,167	4,355,016 4,297,737 4,425,989	2,460,566 2,102,167 2,020,289	56.40 % 48.91 % 45.64 %	953,517 1,051,219 1,276,636	21.98 % 21.59 % 26.84 %
Tatsumi Marine & Fire HEAD OFFICE—Hyogo Ken. General Foreign Agents—Sterling Offices, Ltd., 25, Bircchin lane, London, E.C.3.	Yen	2,000,000	600,000							
Thuringia HEAD OFFICE—Erfurt, British Agents—Foster, Pothers & Hartung, 57, Queen street, E.C.3.	Reich Mks.	9,000,000	4,275,000	31/12/35 31/12/36 31/12/37	9,474,362 9,636,618 9,026,589	8,416,194 9,920,126 10,855,388	4,274,212 4,752,037 5,503,530	50.78 % 47.90 % 50.70 %	4,742,941 5,005,953 5,779,744	56.55 % 56.51 % 53.24 %
Tokio Marine & Fire HEAD OFFICE—Tokyo. General Fire Agents for Europe—Willis, Faber & Partners, Ltd., 52, Leadenhall st., E.C.3.	Yen	75,000,000	55,000,000	31/12/35 31/12/36 31/12/37	86,413,343 90,866,384 97,876,068	20,278,716 20,589,535 23,214,985	11,040,015 10,737,922 10,618,376	54.44 % 52.18 % 45.73 %	7,634,703 8,273,178 8,881,566	37.64 % 40.18 % 38.26 %
Tokyo Fire HEAD OFFICE—Tokyo, British Managers—Sterling Offices, Ltd., 25, Bircchin lane, London, E.C.3.	Yen	10,000,000	2,500,000	30/6/35 30/6/36 30/6/37	14,193,750 14,672,408 14,956,429	9,271,247 8,912,744 8,998,066	5,333,323 5,000,982 4,686,909	57.53 % 56.09 % 52.29 %	4,044,219 3,809,704 4,029,117	43.62 % 42.74 % 45.12 %
Tranquilidade Portuense HEAD OFFICE—Oporto. London Representatives—Sterling Offices, Ltd., 25, Bircchin lane, E.C.3.	Escudos	1,000,000	1,000,000	31/12/35 31/12/36 31/12/37	2,577,423 3,545,843 4,684,087	573,831 810,316 1,178,228	143,367 106,264 175,028	24.98 % 13.11 % 14.85 %	331,055 361,837 554,120	57.69 % 44.65 % 47.02 %
Triton HEAD OFFICE—Calcutta. London Agents—Matheson & Co., Ltd., 3 & 4, Inner street, London, E.C.3.	Rupees	23,000,000	5,75,000	31/12/35 31/12/36 31/12/37	2,301,151 2,503,790 Rs. 35,06,062	460,217 650,631 Rs. 8,46,974	426,961 430,933 Rs. 4,10,417	44.77 % 51.01 % 48.51 %	227,303 229,034 Rs. 3,48,804	45.34 % 47.88 % 41.24 %
Union of Canton HEAD OFFICE—Hong Kong. London Manager—H. C. Gray, 78, 79, 80, Cornhill, London, E.C.3.	Sterling	1,350,000	810,000	31/12/35 31/12/36 31/12/37	4,161,971 4,549,695 4,136,525	1,610,336 1,563,845 1,877,933	898,912 885,558 1,052,447	55.83 % 56.62 % 56.04 %	612,243 575,172 633,145	39.28 % 36.77 % 33.71 %
Union Fire & Accident HEAD OFFICE—Paris, British Representatives—F. Connah, 5, Lothbury, E.C.2.	French Frs.	50,000,000	50,000,000	31/12/35 31/12/36 31/12/37	331,793,558 312,959,437 345,275,586	334,864,562 343,399,617 400,769,940	152,577,276 162,317,469 191,335,155	45.56 % 47.26 % 47.74 %	134,418,967 148,056,161 179,304,139	40.14 % 43.71 % 43.71 %
Union Levantina HEAD OFFICE—Valencia. London Correspondents—Sterling Offices, Ltd., 25, Bircchin lane, E.C.3.	Pesetas	2,000,000	1,400,000	31/12/35 31/12/36 31/12/37	729,174 894,161 1,024,423	1,406,295 1,434,761 1,714,517	687,496 622,630 829,552	45.98 % 43.38 % 48.39 %	743,478 781,578 758,086	49.73 % 51.46 % 44.22 %
United HEAD OFFICE—Sydney. N.S.W. Win. White, Lloyd's building, Leadenhall street, London, E.C.3.	Sterling	990,000	450,000	30/9/35 30/9/36 30/9/37	459,590 471,920 503,469	430,737 366,755 360,520	165,885 191,805 211,898	50.16 % 52.30 % 58.77 %	126,281 126,620 132,352	38.18 % 34.53 % 36.71 %

* Total Income.

* Less Commissions.

COLONIAL AND FOREIGN COMPANIES TRANSACTING BUSINESS IN THE UNITED KINGDOM—continued.

Company.	Currency.	Capital.		Year ending.	Total Reserves.	Total Premiums Net.	Claims Paid & Ratio to Outstanding Net.		Commission & Ratio to Expenses of Management.	
		3	4	5	6	7	8	9	10	11
Urbaine (Incendie) HEAD OFFICE—Paris. British Agent—Philip A. Bland Ltd., 37, Gracechurch street, E.C.3.	French Frs.	20,000,000	20,000,000	31/12/35	97,907,171	101,519,545	35,985,816	35.45 %	58,169,982	57.31 %
				31/12/36	90,487,092	99,144,227	34,274,817	34.56 %	57,875,477	58.57 %
				31/12/37	92,176,928	80,635,595	34,541,973	42.83 %	41,713,497	51.72 %
Urbaine et La Seine HEAD OFFICE—Paris. British Manager—P. W. Noble Ltd., 75/6, King William street, E.C.4.	French Frs.	22,500,000	22,500,000	31/12/35	442,773,774	291,258,975	167,039,010	57.35 %	102,800,125	35.29 %
				31/12/36	445,231,638	286,607,079	165,012,140	57.57 %	125,083,562	43.64 %
				31/12/37	464,758,620	313,224,429	189,810,298	60.59 %	108,336,634	34.39 %
Viking HEAD OFFICE—Oslo. London Representative—F. Conrad, 5, Lombury, E.C.2.	Norwegian Kroner	1,500,000	1,500,000	31/12/35	2,897,987	2,082,509	1,763,415	86.69 %	579,122	27.81 %
				31/12/36	2,703,745	1,899,132	1,491,444	78.01 %	605,561	31.89 %
				31/12/37	2,707,792	2,073,257	1,473,948	71.10 %	665,783	32.02 %
Vulcan HEAD OFFICE—Bombay. London Agents—Sturtevant, Luck & Co. Ltd., 3, Lloyd's avenue, London, E.C.3.	Rupees	76,60,350	15,50,270	31/12/35	9,65,389	7,01,275	2,22,641	31.74 %	5,10,876	72.84 %
				31/12/36	8,23,624	7,39,153	2,16,953	29.33 %	5,88,592	79.63 %
				31/12/37	8,87,302	8,41,876	2,53,038	27.79 %	6,31,457	75.01 %
Warsaw HEAD OFFICE—Warsaw. British Agents—Foster, Fothergill & Hartung, 67, Queen street, London, E.C.	Polish Zlotz	3,000,000	3,000,000	31/12/35	5,095,155	4,028,118	2,084,697	51.75 %	2,127,114	52.80 %
				31/12/36	4,642,156	3,716,001	1,798,989	47.14 %	2,142,607	56.74 %
				31/12/37	4,677,190	3,732,254	1,870,962	50.14 %	1,746,838	46.81 %
Western HEAD OFFICE—Toronto. British Manager—F. J. Erwood, 14, Cornhill, London, E.C.	Sterling	287,671	287,671	31/12/35	1,308,539	853,274	468,756	54.93 %	374,658	43.90 %
				31/12/36	1,421,399	814,662	432,028	53.03 %	377,429	46.32 %
				31/12/37	1,381,423	871,632	410,143	48.23 %	351,493	44.92 %
Western Australian ADMINISTRATIVE OFFICE—Perth, W.A. British Manager—R. J. Hunter, 36-37, Old Jewry, London, E.C.	Sterling	250,000	100,000	30/6/35	490,088	194,446	142,837	73.63 %	62,261	32.09 %
				31/12/36	265,936	167,526	141,743	84.62 %	47,012	34.04 %
				31/12/37	231,669	148,277	142,481	96.09 %	55,083	35.80 %
Yangtze HEAD OFFICE—Shanghai. London Manager—H. G. Gray, 78-79-80, Cornhill, London, E.C. London Fire Agents—Sedgwick, Collins (Adeucles) Ltd., Bell Yard, Gracechurch st., E.C.	Dollars	1,500,000	1,500,000	31/12/35	12,980,578	4,174,261	2,482,233	59.46 %	1,592,143	38.14 %
				31/12/36	13,191,245	3,916,412	2,074,570	52.97 %	1,431,107	36.54 %
				31/12/37	12,842,134	4,744,250	2,815,373	59.35 %	1,599,755	33.72 %
Yokohama Fire & Marine HEAD OFFICE—Yokohama. British Managers—Munimery, Morse & Rimmer, 47-51, King William street, London, E.C.	Sterling Yen	12,500,000	3,125,000	31/12/35	8,846,232	5,427,292	2,965,918	54.65 %	2,310,550	42.57 %
				31/12/36	9,369,653	5,233,292	2,877,192	54.98 %	2,236,124	42.73 %
				31/12/37	9,500,849	5,208,108	2,557,964	49.11 %	2,216,704	42.56 %
Zurich General Accident & Liability HEAD OFFICE—Zurich. British Manager—Hedley G. Wright, Fairfax House, Fulwood place, London, W.C.	Sterling	1,200,000	840,000	31/12/35	5,460,200	4,309,471	2,453,608	56.94 %	1,518,979	35.25 %
				31/12/36	5,929,966	4,673,785	2,639,544	56.47 %	1,646,714	35.23 %
				31/12/37	6,205,457	5,452,213	2,997,858	54.99 %	1,813,856	33.27 %

* Incl. Policy Taxes.

† Ex. Luc.

RATES OF PREMIUM FOR WHOLE-LIFE ASSURANCES

THE ANNUAL PREMIUMS, payable during Life, charged by each of the undermentioned Offices for the INSURANCE OF ONE HUNDRED POUNDS (WITH AND WITHOUT PROFIT), on Healthy Lives of the understated ages next birthday; also the Days of Grace, or time they respectively allow for payment of their Annual Premiums due.

Est.	Title	Days of Grace	WITH PROFITS.					WITHOUT PROFITS.				
			Age 20	Age 30	Age 40	Age 50	Age 60	Age 20	Age 30	Age 40	Age 50	Age 60
1904	African Life	30	f 17 5	2 9 0	3 7 4	4 16 7	5 17 10	f 17 1	2 11 7	2 11 7	3 17 0	4 16 5
1824	Alliance	...	1 19 8	2 9 1	3 7 4	4 16 7	5 17 10	1 14 0	2 11 7	2 11 7	3 17 0	4 16 5
1918	Atlantic	c.m.	1 19 6	2 8 11	3 7 4	4 16 7	5 17 10	1 14 0	2 11 7	2 11 7	3 17 0	4 16 5
1808	Atlas	30	1 17 9	2 8 11	3 7 4	4 16 7	5 17 10	1 14 0	2 11 7	2 11 7	3 17 0	4 16 5
1849	Australian Mutual Provident	30	1 17 5	2 8 2	3 7 4	4 16 7	5 17 10	1 14 0	2 11 7	2 11 7	3 17 0	4 16 5
1883	Beacon	30	1 14 4	2 8 8	3 7 4	4 16 7	5 17 10	1 14 0	2 11 7	2 11 7	3 17 0	4 16 5
1839	Blackburn Assurance	30	1 18 4	2 8 10	3 7 4	4 16 7	5 17 10	1 14 0	2 11 7	2 11 7	3 17 0	4 16 5
1866	Britannic	30	1 18 4	2 8 10	3 7 4	4 16 7	5 17 10	1 14 0	2 11 7	2 11 7	3 17 0	4 16 5
1854	British Equitable	30	1 19 6	2 9 1	3 7 4	4 16 7	5 17 10	1 14 0	2 11 7	2 11 7	3 17 0	4 16 5
1904	British General	30	1 19 6	2 9 1	3 7 4	4 16 7	5 17 10	1 14 0	2 11 7	2 11 7	3 17 0	4 16 5
1805	Caledonian	c.m.	1 18 6	2 8 5	3 7 4	4 16 7	5 17 10	1 14 0	2 11 7	2 11 7	3 17 0	4 16 5
1847	Canada Life	30	1 17 2	2 8 5	3 7 4	4 16 7	5 17 10	1 14 0	2 11 7	2 11 7	3 17 0	4 16 5
1824	Clerical, Medical and General	30	1 17 2	2 8 5	3 7 4	4 16 7	5 17 10	1 14 0	2 11 7	2 11 7	3 17 0	4 16 5
1878	Colonial Mutual	c.m.	1 16 6	2 8 3	3 7 4	4 16 7	5 17 10	1 14 0	2 11 7	2 11 7	3 17 0	4 16 5
1861	Commercial Union	30	1 16 8	2 8 9	3 7 4	4 16 7	5 17 10	1 14 0	2 11 7	2 11 7	3 17 0	4 16 5
1871	Confederation Life	30	1 16 4	2 8 6	3 7 4	4 16 7	5 17 10	1 14 0	2 11 7	2 11 7	3 17 0	4 16 5
1867	Co-operative	c.m.	1 11 7	2 6 10	3 7 4	4 16 7	5 17 10	1 14 0	2 11 7	2 11 7	3 17 0	4 16 5
1900	Crown Life of Canada	30	1 11 7	2 6 10	3 7 4	4 16 7	5 17 10	1 14 0	2 11 7	2 11 7	3 17 0	4 16 5
1887	Donation of Canada General	30	1 11 7	2 6 10	3 7 4	4 16 7	5 17 10	1 14 0	2 11 7	2 11 7	3 17 0	4 16 5
1807	Eagle Star	30	1 14 4	2 8 6	3 7 4	4 16 7	5 17 10	1 14 0	2 11 7	2 11 7	3 17 0	4 16 5
1887	Ecological	30	1 14 4	2 8 6	3 7 4	4 16 7	5 17 10	1 14 0	2 11 7	2 11 7	3 17 0	4 16 5
1901	Economic	30	1 17 7	2 8 7	3 7 4	4 16 7	5 17 10	1 14 0	2 11 7	2 11 7	3 17 0	4 16 5
1823	Edinburgh	30	1 16 6	2 8 3	3 7 4	4 16 7	5 17 10	1 14 0	2 11 7	2 11 7	3 17 0	4 16 5
1762	Equitable Society	30	1 15 4	2 8 8	3 7 4	4 16 7	5 17 10	1 14 0	2 11 7	2 11 7	3 17 0	4 16 5
1844	Equity and Law	c.m.	1 17 8	2 8 7	3 7 4	4 16 7	5 17 10	1 14 0	2 11 7	2 11 7	3 17 0	4 16 5
1832	Friends' Provident	c.m.	1 17 3	2 8 1	3 7 4	4 16 7	5 17 10	1 14 0	2 11 7	2 11 7	3 17 0	4 16 5
1835	General Accident	c.m.	1 17 3	2 8 1	3 7 4	4 16 7	5 17 10	1 14 0	2 11 7	2 11 7	3 17 0	4 16 5
1837	General Life	c.m.	1 17 2	2 8 0	3 7 4	4 16 7	5 17 10	1 14 0	2 11 7	2 11 7	3 17 0	4 16 5
1848	Gresham	30	1 17 2	2 8 0	3 7 4	4 16 7	5 17 10	1 14 0	2 11 7	2 11 7	3 17 0	4 16 5
1821	Guardian	30	1 17 2	2 8 0	3 7 4	4 16 7	5 17 10	1 14 0	2 11 7	2 11 7	3 17 0	4 16 5
1806	Imperial Life of Canada	c.m.	1 16 4	2 8 1	3 7 4	4 16 7	5 17 10	1 14 0	2 11 7	2 11 7	3 17 0	4 16 5
1806	Law Union and Rock	30	1 17 5	2 8 2	3 7 4	4 16 7	5 17 10	1 14 0	2 11 7	2 11 7	3 17 0	4 16 5
1836	Legal and General	30	1 18 6	2 8 11	3 7 4	4 16 7	5 17 10	1 14 0	2 11 7	2 11 7	3 17 0	4 16 5
1838	Life Association of Scotland	c.m.	1 18 6	2 8 11	3 7 4	4 16 7	5 17 10	1 14 0	2 11 7	2 11 7	3 17 0	4 16 5
1836	Liverpool & London & Globe	30	1 19 0	2 9 4	3 7 4	4 16 7	5 17 10	1 14 0	2 11 7	2 11 7	3 17 0	4 16 5
1890	Licenses and General	30	1 16 5	2 8 2	3 7 4	4 16 7	5 17 10	1 14 0	2 11 7	2 11 7	3 17 0	4 16 5
1869	London and Manchester	30	1 18 5	2 8 9	3 7 4	4 16 7	5 17 10	1 14 0	2 11 7	2 11 7	3 17 0	4 16 5
1862	London and Scottish	30	1 18 5	2 8 9	3 7 4	4 16 7	5 17 10	1 14 0	2 11 7	2 11 7	3 17 0	4 16 5
1720	London Assurance	15	1 14 5	2 8 2	3 7 4	4 16 7	5 17 10	1 14 0	2 11 7	2 11 7	3 17 0	4 16 5
1806	London Life Association	15	1 14 5	2 8 2	3 7 4	4 16 7	5 17 10	1 14 0	2 11 7	2 11 7	3 17 0	4 16 5

RATES OF PREMIUM

557

Esl.	Title.	Days of Grace	WITH PROFITS.					WITHOUT PROFITS.				
			Age 20	Age 30	Age 40	Age 50	Age 60	Age 20	Age 30	Age 40	Age 50	Age 60
1887	Manufacturers	30	£1 10 9	£1 19 11	£2 16 1	£4 4 7	£5 6 4	£1 4 10	£1 12 5	£2 6 6	£3 11 7	£4 5 19 3
1882	Marine and General Mutual	30	1 17 10	2 8 5	3 4 10	4 11 6	5 11 4	1 5 4	1 13 4	2 6 9	3 10 3	4 8 7
1884	Medical Sicknes	...	...	...	...	...	...	...	...	...	...	...
1886	Mutual Property Life & General	30	£1 17 7	£2 8 9	£3 5 3	£4 9 9	£5 11 6	£1 10 5	£1 19 5	£2 13 11	£3 18 3	£4 7 5
1899	Mutual Life and Citizens	30	1 15 11	2 5 7	3 0 10	4 6 0	5 4 3	1 4 6	1 11 5	2 4 11	3 9 0	4 7 5
1910	National Farmers Union Mutual	C.M.	2 0 3	2 8 4	3 3 7	4 9 6	5 9 4	1 4 6	1 15 0	2 5 11	3 9 2	4 7 8
1830	National Mutual	...	...	...	...	...	...	...	...	...	...	...
1869	National Mutual of Australasia	30	1 16 9	2 6 8	3 1 6	4 7 2	5 9 1	1 5 7	1 13 8	2 7 2	3 10 4	4 8 1
1835	National Provident	30	1 17 8	2 6 10	3 1 7	4 8 1	5 10 2	1 5 6	1 13 4	2 6 7	3 9 7	4 7 5
1809	North British and Mercantile	...	...	...	...	...	...	...	...	...	...	...
1836	Northern	C.M.	1 16 8	2 6 10	3 1 6	4 8 1	5 10 2	1 5 6	1 13 4	2 6 7	3 9 7	4 7 5
1808	Norwich Union	...	...	...	...	...	...	...	...	...	...	...
1864	Pearl	30	£1 17 2	£2 8 4	£3 5 7	£4 14 3	£5 16 11	£1 4 8	£1 12 9	£2 6 4	£3 10 1	£4 8 6
1864	Pearl	30	1 15 10	2 6 6	3 3 5	4 11 6	5 12 11	1 4 5	1 12 8	2 6 0	3 9 7	4 8 0
1782	Phoenix	...	...	...	...	...	...	...	...	...	...	...
1891	Provident Association of London	30	...	...	...	...	...	...	...	...	...	...
1877	Provident Mutual	...	...	...	...	...	...	...	...	...	...	...
1840	Prudential	C.M.	1 18 0	2 8 8	3 4 9	4 10 11	5 9 10	1 8 10	1 19 0	2 14 8	3 20 0	4 26 9
1848	Refuge	...	...	...	...	...	...	...	...	...	...	...
1864	Royal	C.M.	1 17 9	2 8 5	3 5 7	4 13 1	5 13 6	1 9 0	1 18 4	2 13 8	3 19 2	4 25 4
1845	Royal Exchange	...	...	...	...	...	...	...	...	...	...	...
1720	Royal London	30	1 19 0	2 9 0	3 5 8	4 12 0	5 11 4	1 10 6	1 19 5	2 14 0	3 18 4	4 24 5
1861	Royal London	...	...	...	...	...	...	...	...	...	...	...
1867	Salvation Army	C.M.	1 16 3	2 7 8	3 5 4	4 14 4	5 16 2	1 5 7	1 14 4	2 8 6	3 12 0	4 18 0
1877	Scottish Assurance Corporation	...	...	...	...	...	...	...	...	...	...	...
1826	Scottish Amicable	C.M.	1 18 1	2 8 0	3 5 2	4 19 4	5 9 7	1 7 7	1 15 6	2 9 3	3 11 10	4 10 10
1831	Scottish Equitable	...	...	...	...	...	...	...	...	...	...	...
1881	Scottish Life	30	...	...	...	...	...	...	...	...	...	...
1887	Scottish Life	C.M.	1 17 6	2 7 9	3 4 8	4 10 4	5 9 8	1 6 0	1 14 0	2 7 4	3 10 8	4 9 0
1893	Scottish Temperance	...	...	...	...	...	...	...	...	...	...	...
1874	Scottish Union and National	30	£1 18 9	£2 8 6	£3 3 6	£4 9 10	£5 9 8	£1 5 6	£1 13 2	£2 6 6	£3 9 6	£4 7 8
1815	Scottish Widows Fund	C.M.	1 18 0	2 7 8	3 4 6	4 12 0	5 11 3	1 5 6	1 14 9	2 7 7	3 11 0	4 9 0
1891	Southern Life...	...	...	...	...	...	...	...	...	...	...	...
1891	Standard	30	£1 16 4	£2 6 4	£3 2 0	£4 8 4	£5 9 6	£1 3 8	£1 13 11	£2 7 0	£3 9 9	£4 7 6
1825	Sun	...	...	...	...	...	...	...	...	...	...	...
1810	Sun of Canada	30	1 18 9	2 8 9	3 4 4	4 10 1	5 9 6	1 6 6	1 14 6	2 7 10	3 11 2	4 8 11
1865	United Kingdom Provident	...	...	...	...	...	...	...	...	...	...	...
1825	University Life	30	£1 18 0	£2 8 5	£3 3 0	£4 9 2	£5 11 7	£1 5 4	£1 13 6	£2 8 0	£3 12 10	£4 12 3
1841	Wesleyan and General	...	...	...	...	...	...	...	...	...	...	...
1912	Western Australian	C.M.	1 16 2	2 7 0	3 4 2	4 12 8	5 10 4	1 6 6	1 15 7	2 10 9	3 15 0	4 13 4
1824	Yorkshire	30	1 17 11	2 7 11	3 4 2	4 11 10	5 13 0	1 5 0	1 13 10	2 7 8	3 10 9	4 8 11

*These rates are for ages *not exceeding* those indicated, and entitle to full participation in premium reduction—anticipated to be by about 57% in the eighth year with further gradual diminution year by year. †Rates for age at nearest birthday. *a* With disability benefits. *b* Premiums must amount to £10 per annum. *c* Abstainers. *d* General. *e* With a guaranteed bonus of £2 per cent. per annum. *f* Abstainers' rates as these less 10% reduction. *g* Abstainers' rates as these less 5% reduction. *h* With a guaranteed bonus of £2 10s. 0d. per annum. *i* Rates apply for sums assured of £1,000 and over. *k* Rates apply for sums assured of not less than £500. *m* Abstainers' rates as these less 2% od. per cent. *n* Minimum size policy £200.

IMMEDIATE ANNUITIES

The following Table shows the AMOUNT of ANNUITY granted by the undermentioned Companies for every £100 paid. The age last birthday is that upon which the payment is based, but some Offices quote intermediate rates for every half or quarter year of age. By a few Companies a proportionate amount of Annuity is payable to day of death.

The Annuity is calculated as payable half-yearly; the annual payment is in nearly all cases higher if paid annually and less when paid quarterly.

* Payable quarterly.

† Annuity apportioned to correspond with exact age.

* Rates calculated on the basis of £1,000.

† Payable yearly.

Age last Birthday	MALE LIVES.						
	45	50	55	60	65	70	75
† African Life ...	£6 3 9	£6 15 7	£7 12 0	£8 13 10	£10 4 1	£12 7 6	£15 10 0
Alliance ...	5 13 2	6 4 11	7 1 0	8 2 5	9 11 9	11 13 1	14 14 6
Atlantic ...	6 0 4	6 12 6	7 9 0	8 11 2	10 1 6	12 4 2	15 7 10
Atlas ...	5 16 8	6 8 8	7 4 8	8 6 4	9 15 4	11 17 0	14 8 8
* Australian Mutual Prov.	5 9 8	6 1 7	6 17 10	7 19 6	9 9 1	11 11 1	14 14 8
Beacon ...	5 15 0	6 6 10	7 3 4	8 5 2	9 14 10	11 17 0	14 19 6
Britannic ...	5 12 0	6 3 8	6 19 6	8 0 10	9 9 10	11 10 10	14 11 10
British Equitable ...	5 13 9	6 5 7	7 1 9	8 3 4	9 12 9	11 14 5	14 16 4
British General ...	5 12 11	6 4 10	7 1 2	8 2 10	9 12 5	11 14 5	14 16 9
Caledonian ...	5 16 8	6 8 6	7 4 8	8 6 1	9 15 6	11 17 0	14 18 9
* † Canada Life ...	5 2 4	5 14 5	6 10 9	7 12 7	9 2 6	11 5 3	14 9 5
Clerical, Medical & Genl.	—	6 7 4	7 3 4	8 5 4	9 15 6	11 18 4	15 1 10
Colonial Mutual Life ...	5 13 10	6 5 8	7 2 0	8 3 6	9 13 0	11 14 8	14 16 6
Commercial Union ...	5 12 11	6 4 10	7 1 2	8 2 10	9 12 5	11 14 5	14 16 9
* † Confederation Life ...	5 9 4	6 1 6	6 17 10	7 19 6	9 9 1	11 11 1	14 14 8
* Co-operative ...	5 15 8	6 7 0	7 3 0	8 4 0	9 12 8	11 13 4	14 13 4
* † Crown Life ...	5 7 10	5 19 8	6 15 6	7 16 7	9 5 6	11 6 3	14 6 11
Eagle Star ...	—	6 5 2	7 1 8	8 3 10	9 14 0	11 16 8	15 0 0
Edinburgh ...	5 12 11	6 4 10	7 1 2	8 2 10	9 12 5	11 14 5	14 16 9
* Equitable Society ...	—	6 5 5	7 3 0	8 6 5	9 18 0	12 2 5	15 8 2
Equity & Law ...	5 19 3	6 11 0	7 7 2	8 8 10	9 18 4	12 0 3	15 2 7
Friends' Provident ...	5 16 8	6 8 8	7 4 8	8 6 4	9 15 4	11 17 0	14 18 8
General Life ...	5 16 2	6 7 10	7 3 10	8 5 4	9 14 6	11 16 10	14 17 2
Gresham ...	5 16 8	6 8 8	7 4 8	8 6 4	9 15 4	11 17 0	14 17 4
Guardian ...	5 13 0	6 5 2	7 1 10	8 3 10	9 14 0	11 16 8	15 0 0
* † Imper'l. Life of Canada	5 7 10	5 19 8	6 15 6	7 16 7	9 5 6	11 6 3	14 6 11
Law Union & Rock ...	—	6 4 8	7 0 10	8 2 2	9 11 2	11 12 4	14 13 2
Legal & General ...	—	6 8 8	7 4 8	8 6 4	9 15 4	11 17 0	—
Licenses & General ...	5 14 4	6 6 2	7 2 8	8 4 4	9 13 10	11 15 8	14 17 10
Life Association of Scotd.	—	6 6 4	7 2 8	8 4 4	9 13 10	11 15 10	14 18 0
L'pool & London & Globe	5 10 6	6 2 6	6 19 2	8 1 4	9 11 6	11 14 4	14 18 0
London Assurance ...	5 13 0	6 5 2	7 1 8	8 3 10	9 14 0	11 16 10	—
* † London Life ...	5 12 0	6 4 0	7 0 5	8 2 5	9 12 0	11 14 0	14 16 5
London & Manchester ...	5 12 4	6 4 5	7 0 10	8 2 10	9 13 0	11 16 2	15 1 7
† Manufacturers ...	5 9 4	6 1 6	6 17 10	7 19 9	9 9 11	11 12 10	14 17 7
Marine & General ...	5 16 6	6 8 0	7 4 0	8 5 6	9 14 6	11 16 0	14 17 6
Medical sickness ...	—	—	7 5 6	8 7 6	9 17 8	12 0 6	15 4 0
* Mutual Life & Citizens'	5 10 0	6 1 8	6 17 3	7 19 0	9 8 0	11 8 8	—
Mut. Prop. Life & General	6 4 2	6 16 3	7 12 10	8 15 0	10 5 3	12 8 2	15 11 11
Nat. Farmers Un. Mut.	5 16 8	6 8 8	7 4 8	8 6 4	9 15 4	11 17 0	14 18 8
Nat. Mut. of Australasia	5 15 6	6 7 6	7 4 0	8 5 10	9 15 8	11 18 0	15 0 10
National Mutual ...	5 16 4	6 8 0	7 4 0	8 5 4	9 14 6	11 15 10	14 7 4
National Provident ...	—	6 7 4	7 3 8	8 5 4	9 15 0	11 16 10	14 19 4
North Brit. & Mercantile	5 12 8	6 4 10	7 1 4	8 3 6	9 13 8	11 16 6	15 0 0
Northern ...	—	6 5 4	7 1 9	8 3 7	9 13 4	11 15 8	14 18 8
Norwich Union ...	—	6 4 4	7 0 5	8 1 9	9 10 10	11 12 1	14 13 5
Pearl ...	5 11 6	6 3 6	7 0 0	8 1 10	9 11 8	11 14 0	14 16 10
Phoenix ...	5 6 10	5 19 4	6 15 0	7 18 2	9 8 6	11 10 0	14 11 8
Provd. Assn. of London	6 3 4	6 15 2	7 11 4	8 13 2	10 2 10	12 4 10	15 7 6
Provident Mutual ...	5 17 4	6 9 4	7 5 6	8 7 2	9 16 8	11 18 4	15 0 6
Prudential ...	5 9 8	6 1 6	6 17 6	7 19 0	9 8 2	11 9 8	14 11 0
Refuge ...	5 12 0	6 3 8	6 19 8	8 0 11	9 9 10	11 10 11	14 11 10
Royal ...	5 10 0	6 2 0	6 18 0	7 19 8	9 8 8	11 9 8	14 10 0
Royal Exchange ...	5 13 9	6 5 7	7 1 9	8 3 4	9 12 9	11 14 5	14 16 4
Royal London ...	5 14 0	6 6 0	7 1 0	8 0 0	9 12 0	11 9 0	14 6 0
Salvation Army...	5 10 6	6 2 8	6 19 0	8 0 8	9 10 2	11 12 0	14 14 0
Scottish Amicable ...	5 12 0	6 3 10	7 0 0	8 1 8	9 11 0	11 12 8	14 14 6
Scottish Equitable ...	—	6 5 2	7 1 10	8 3 10	9 14 0	11 16 8	15 0 0
Scottish Life ...	5 13 0	6 5 2	7 1 10	8 3 10	9 14 0	11 16 8	15 0 0
Scottish Provident ...	5 11 0	6 3 2	6 19 9	8 1 10	9 11 11	11 14 8	14 18 0
Scot. Temp. & Gen.	5 14 4	6 6 3	7 2 7	8 4 3	9 13 10	11 15 9	14 17 11
Scottish Union & National	5 13 0	6 5 2	7 1 8	8 3 10	9 14 0	11 16 8	15 0 0
Scottish Widows ...	5 10 10	6 2 10	6 19 0	8 0 8	9 10 2	11 12 0	14 14 2
Southern Life ...	6 1 8	6 13 6	7 9 8	8 11 6	10 1 2	12 3 2	15 5 8
Sun Life...	5 10 8	6 2 8	6 19 0	8 0 8	9 10 4	11 12 4	14 14 4
Standard ...	5 6 6	6 2 6	6 19 2	8 1 4	9 11 6	11 14 4	14 14 2
Sun Life of Canada	5 9 4	6 1 5	6 17 10	7 19 9	9 9 11	11 12 10	14 17 7
United Kingdom Prov.	—	6 5 0	7 1 2	8 2 8	9 12 0	11 13 6	14 15 2
Wesleyan & General ...	5 18 8	6 10 2	7 6 2	8 7 4	9 16 2	11 17 2	14 18 2
Western Australian	6 0 4	6 12 6	7 9 0	8 11 2	10 1 6	12 4 2	15 7 10
Yorkshire ...	5 13 2	6 5 0	7 1 0	8 2 6	9 11 10	11 13 2	14 15 0

NOTE.—The above figures are the latest at the time of going to press. In view of disturbed financial conditions further revisions may be made by some offices.

IMMEDIATE ANNUITIES

The following Table shows the AMOUNT of ANNUITY granted by the undermentioned Companies for every £100 paid. The age last birthday is that upon which the payment is based, but some Offices quote intermediate rates for every half or quarter year of age. By a few Companies a proportionate amount of Annuity is payable to *day of death*.

The Annuity is calculated as payable half-yearly; the annual payment is in nearly all cases higher if paid annually and less when paid quarterly.

[†] Payable quarterly.

[†] Annuity apportioned to correspond with exact age.

** Rates calculated on the basis of £1,000.

|| Payable yearly.

Age last Birthday	FEMALE LIVES.						
	45	50	55	60	65	70	75
†† African Life ..	£5 15 0	£6 3 5	£6 15 0	£7 11 4	£8 15 0	£10 10 4	£13 4 0
Alliance...	5 4 6	5 13 0	6 4 6	7 0 7	8 3 9	9 17 9	12 9 0
Atlantic ..	5 11 6	6 0 0	6 12 0	7 8 6	8 12 6	10 7 6	13 0 8
Atlas ..	5 8 0	5 16 8	6 8 0	7 4 4	8 7 4	10 1 4	12 13 0
* Australian Mutual Prov.	5 1 0	5 9 8	6 1 3	6 17 5	8 0 8	9 15 0	12 7 3
Beacon ..	5 6 2	5 14 10	6 6 6	7 2 10	8 6 4	10 1 0	12 13 2
Britannia ..	5 3 4	5 11 8	6 3 2	6 19 2	8 2 2	9 15 10	12 6 8
British Equitable ..	5 5 0	5 13 6	6 5 2	7 1 5	8 4 8	9 18 11	12 10 7
British General ..	5 4 3	5 12 9	6 4 5	7 0 7	8 4 0	9 18 5	12 10 6
Caledonian ..	5 8 1	5 16 7	6 8 1	7 4 2	8 7 4	10 1 5	12 13 0
*† Canada Life ..	4 13 6	5 2 4	5 14 2	6 10 8	7 14 2	9 1 0	12 2 1
Clerical, Medical & Genl.	—	5 15 6	6 6 10	7 2 10	8 6 8	10 1 6	12 10 4
Colonial Mutual Life ..	5 5 2	5 13 8	6 5 4	7 1 6	8 4 10	9 19 0	12 10 8
Commercial Union ..	5 4 3	5 12 9	6 4 5	7 0 7	8 4 0	9 18 5	12 10 6
†† Confederation Life ..	5 0 8	5 9 4	6 1 1	6 17 6	8 1 3	9 16 3	12 9 8
* Co-operative ..	5 7 4	5 15 4	6 6 8	7 2 4	8 5 0	9 18 4	12 8 4
* Crown Life ..	4 19 2	5 7 10	5 19 3	6 15 3	7 18 1	9 11 7	12 2 2
Eagle Star ..	—	5 12 10	6 4 10	7 1 6	8 5 4	10 0 4	12 13 2
Edinburgh ..	5 4 3	5 12 9	6 4 5	7 0 7	8 4 0	9 18 5	12 10 6
* Equitable Society ..	—	5 12 5	6 5 0	7 2 6	8 7 5	10 3 8	12 13 1
Equity & Law ..	5 10 8	5 18 11	6 10 5	7 6 6	8 9 10	10 4 2	12 16 1
Friends' Provident ..	8 0 0	5 16 8	6 8 0	7 4 4	8 7 4	10 1 4	13 5 8
General Life ..	5 5 8	5 16 0	6 7 4	7 3 6	8 6 6	10 0 4	12 11 8
Gresham ..	5 8 0	5 16 8	6 8 0	7 4 4	8 7 4	10 1 4	12 13 4
Guardian ..	5 4 0	5 12 10	6 4 10	7 1 6	8 5 4	10 0 4	12 13 2
* Imp. Life of Canada ..	4 19 2	5 7 10	5 19 3	6 15 2	7 18 1	9 11 7	12 2 2
Law Union & Rock ..	—	5 12 10	6 4 4	7 0 4	8 3 4	9 17 0	12 8 0
Legal & General ..	—	5 16 8	6 8 0	7 4 4	8 7 4	10 1 4	12 10 0
Life Association of Scotd.	—	5 14 2	6 5 10	7 2 2	8 5 8	10 0 0	12 12 0
Licenses & General ..	5 5 6	5 14 2	6 5 10	7 2 2	8 5 8	10 0 0	12 10 10
L'pool & London & Globe ..	5 1 4	5 10 2	6 2 0	6 18 8	8 2 6	9 17 8	12 10 0
London Assurance ..	5 4 0	5 12 10	6 4 8	7 1 4	8 5 2	10 0 4	12 9 7
* London Life ..	3 3 2	5 11 7	6 3 7	7 0 0	8 3 11	9 18 11	12 12 6
London & Manchester ..	5 3 7	5 12 4	6 4 0	7 0 5	8 3 11	9 18 11	12 9 8
† Manufacturers ..	5 0 8	5 9 4	6 1 1	6 17 7	8 1 3	9 16 3	12 12 0
Marine & General ..	7 6 6	5 16 0	6 7 6	7 3 6	8 6 6	10 0 6	12 10 0
* Mutual Life & Citizens' ..	1 1 4	5 10 0	6 1 4	6 17 8	8 0 4	9 14 0	12 4 7
Mut. Prop. Life & Genl.	15 3 3	6 3 10	6 15 8	7 12 3	8 16 2	10 11 4	13 4 0
Nat. Farmers Un. Mut.	8 0 0	5 16 8	6 8 0	7 4 4	8 7 4	10 1 4	12 13 0
La Nationale Vie ..	16 10	6 9 2	7 6 2	8 9 5	10 2 5	11 19 7	13 10 0
National Mutual ..	7 8 8	5 15 4	6 7 6	7 3 6	8 6 6	10 0 6	12 11 10
National Provident ..	—	5 15 4	6 6 10	7 3 2	8 6 6	10 1 0	12 13 2
Nat. Mut. of Australasia ..	5 6 8	5 12 4	6 4 4	7 1 0	8 7 2	10 1 10	12 14 4
North Brit. & Mercantile ..	5 3 8	5 13 2	6 4 9	7 1 1	8 4 10	10 0 0	12 13 0
Northern ..	—	5 12 5	6 3 11	7 0 1	8 3 0	9 19 3	12 11 9
Norwich Union ..	—	5 11 2	6 3 0	6 19 6	8 3 2	9 16 11	12 8 1
Pearl ..	4 17 10	5 7 0	6 0 2	6 17 2	8 0 8	9 17 10	12 10 4
Phoenix ..	—	5 3 0	6 14 6	7 10 10	8 14 2	10 8 10	13 0 10
Provd. Assn. of London ..	14 8 8	6 3 0	6 8 10	7 5 0	8 8 4	10 2 8	12 14 6
Provident Mutual ..	8 8	5 9 6	6 1 2	6 17 4	8 0 4	9 14 4	12 5 8
Prudential ..	—	5 11 10	6 3 3	6 19 3	8 2 2	9 15 10	12 6 9
Refuge ..	5 5 5	5 10 0	6 1 4	6 17 4	8 0 8	9 14 4	12 5 4
Royal ..	—	5 13 6	6 5 2	7 1 5	8 4 8	9 18 11	12 10 7
Royal Exchange ..	—	5 14 0	6 5 0	7 0 0	8 0 0	9 15 0	12 4 0
Royal London ..	—	5 10 8	6 2 4	6 18 8	8 2 0	9 16 4	12 8 2
Salvation Army...	1 10	5 11 8	6 3 4	6 19 8	8 3 0	9 17 2	12 8 10
Scottish Amicable ..	—	5 12 10	6 4 10	7 1 6	8 5 4	10 0 4	12 13 4
Scottish Equitable ..	—	5 12 10	6 4 10	7 1 6	8 5 4	10 0 4	12 13 4
Scottish Life ..	—	5 10 10	6 2 9	6 19 5	8 3 4	9 18 3	12 11 2
Scottish Provident ..	—	5 14 2	6 5 10	7 2 2	8 5 6	9 19 11	12 11 11
Scot. Temp. & General ..	—	5 12 10	6 4 8	7 1 6	8 5 4	10 0 4	12 13 2
Scottish Union & National ..	—	5 10 8	6 2 4	6 18 8	8 2 2	9 16 6	12 8 4
Scottish Widows' ..	—	5 13 0	6 13 0	7 9 2	8 12 6	10 7 0	12 19 2
Southern Life ..	—	5 10 2	6 2 0	6 18 8	8 2 6	9 17 8	12 7 0
Standard ..	—	5 9 4	6 1 1	6 17 7	8 1 3	9 16 3	12 9 8
San Life of Canada ..	—	5 10 8	6 2 4	6 13 8	8 2 0	9 16 3	12 8 4
Sun Life ..	—	5 13 2	6 4 8	7 2 10	8 4 0	9 18 0	12 9 6
United Kingdom Prov.	—	5 18 4	6 9 8	7 5 6	8 8 4	10 2 0	12 12 10
Westonian & General ..	—	5 11 6	6 12 0	7 8 6	9 12 6	10 7 6	13 0 8
Western Australian ..	—	5 4 6	6 4 6	7 0 8	8 4 0	9 13 0	12 9 4
Yorkshire ..	—	5 12 10	6 4 6	7 0 8	8 4 0	9 13 0	12 9 4

NOTE.—The above figures are the latest at the time of going to press. In view of disturbed financial conditions further revision may be made by some offices.

560 CANADIAN FIRE BUSINESS OF BRITISH COS.

CANADIAN FIRE INSURANCE BUSINESS OF BRITISH COMPANIES IN 1937.

(From returns by the Insurance Department of the Canadian Government.)

Company	Premiums received (Net.)	Losses incurred (Net.)	General Expenses inc. Taxes	Percentage of Premiums received		Underwriting Surplus or (—) Loss
				Losses incurred	Gen. Exps. and Taxes	
	\$	\$	\$	%	%	\$
Alliance	334,665	149,310	185,530	44.6	55.4	—175
Atlas	436,208	128,801	237,060	28.2	51.9	90,347
Essex & Suffolk	61,586	17,118	35,904	27.8	58.3	8,568
British Oak	118,098	37,233	50,905	31.5	43.1	29,960
Caledonian	266,224	116,703	153,541	43.8	57.6	4,020
Century	175,684	58,228	87,091	33.1	49.5	30,365
Anglo-Scottish	123,644	31,582	62,632	25.5	50.6	29,480
Pacific Coast	688,380	282,554	349,891	41.0	50.8	55,935
Southern	37,903	9,792	19,636	25.8	51.8	8,575
Commercial Union	629,837	226,291	311,160	35.9	49.4	92,388
British & European	38,440	12,710	21,615	33.1	56.4	7,700
British General	84,066	21,184	35,182	33.1	54.9	55.8
Canada Accident	155,865	48,400	86,991	31.0	55.8	20,474
North-West Fire	67,706	20,185	41,752	29.8	61.7	5,769
Ocean Accident	212,697	92,517	116,172	43.5	54.6	4,008
Palatine	179,385	59,315	100,879	33.1	56.2	19,191
Union	256,265	84,734	140,745	33.1	54.9	30,786
Cornhill	212,849	91,842	92,460	43.2	43.4	28,547
Eagle Star	265,868	77,746	149,093	29.3	56.1	38,729
British Crown	260,079	54,427	140,951	20.9	53.1	64,701
British North-Western	134,219	41,331	94,234	30.7	70.2	—1,346
Security National	35,622	10,409	25,391	29.2	71.3	—178
Employers' Liability	550,246	169,554	283,711	30.8	51.6	97,981
Merchants' Marine	164,174	49,335	88,674	30.1	54.0	28,165
Excess	46,913	20,338	20,643	43.4	44.0	5,932
General Accident, Fire & Life	304,022	86,234	162,611	28.4	53.4	55,177
General Accident of Canada	75,596	22,210	46,560	29.3	61.6	6,826
Scottish Canadian	63,855	20,256	43,078	31.9	67.9	21
Guardian	712,036	213,886	340,258	30.0	47.8	157,892
Guardian of Canada	279,015	106,883	141,152	38.3	50.6	30,980
Legal & General	162,070	63,610	83,683	39.3	51.6	14,777
London & Lancashire	926,085	282,850	438,772	30.5	47.3	204,463
Law Union & Rock	259,717	85,072	125,946	32.8	48.5	48,699
Lon. & Lancs. Guar. & Acct.	29,231	7,442	15,354	25.4	52.5	6,335
Mercantile of Toronto	104,430	26,499	69,297	25.3	66.3	8,634
Quebec Fire	117,739	39,505	84,859	33.5	72.0	—6,625
London Assurance	354,425	97,666	206,540	27.6	58.2	50,219
British Law	59,542	14,937	34,406	25.1	57.7	10,199
Guildhall	72,335	27,344	38,749	37.8	53.5	6,242
North British & Mercantile	614,801	198,935	316,462	32.4	51.5	99,404
Occidental	134,172	42,251	78,217	31.5	58.3	13,704
Railway Passengers	45,483	10,354	24,953	22.7	54.8	10,176
Northern	369,752	151,298	195,002	40.9	52.7	23,452
London & Scottish	68,774	28,137	35,144	40.9	51.1	5,493
Royal Scottish	75,832	34,639	44,990	45.7	59.3	—3,797
Scottish Metropolitan	107,677	35,407	59,010	32.9	54.8	13,260
World Marine & General	48,946	12,061	25,323	24.6	51.7	11,562
Norwich Union Fire	690,238	246,951	355,457	35.8	51.5	87,830
Canada Security	147,087	40,074	82,970	27.2	56.4	24,043
Pearl	278,984	111,123	140,376	39.8	50.3	27,485
Phoenix	795,333	271,172	386,268	34.1	48.5	137,893
Acadia	185,762	54,398	108,282	29.2	58.3	23,082
London Guarantee	121,654	37,496	64,717	30.8	53.2	19,441
North Empire Fire	123,841	36,265	75,513	29.2	60.9	12,063
Union Marine & General	106,138	32,730	59,213	30.8	55.7	14,195
Provincial	315,511	110,917	137,018	35.2	43.4	67,576
Prudential	560,387	250,689	267,105	44.7	47.6	42,593
Royal Exchange	532,558	144,891	274,056	27.2	51.4	113,611
Car & General	196,741	51,082	113,548	25.9	57.7	32,111
Local Government	—57,768	—279	—33,163	—	—	—
Motor Union	95,667	19,297	55,918	20.2	58.4	20,452
National Provincial	56,426	19,081	30,385	33.8	53.8	6,960
State	88,459	19,615	49,607	22.2	56.0	19,237
Royal	1,302,371	513,481	700,111	39.4	53.7	106,779
Central	95,617	34,177	54,243	35.7	56.7	7,197
Globe Indemnity	119,551	40,719	64,096	34.0	53.6	15,336
Hudson Bay	149,592	50,951	98,105	34.0	65.6	536
L'pool & London & Globe	843,479	289,662	457,224	34.3	54.2	96,593
Liverpool Manitoba	191,281	65,150	120,398	34.0	62.9	5,733
National Liverpool	95,641	32,575	56,581	34.0	59.1	6,485
Pioneer	84,145	28,660	51,701	34.0	61.4	3,784
Scottish Union & National	303,606	109,438	140,862	36.1	46.4	53,306
Sea	118,451	49,382	54,578	41.7	46.1	14,491
Sum	571,157	225,979	303,336	39.6	52.5	41,842
Imperial Insurance	96,972	43,231	61,343	44.7	63.2	—7,602
London & County	88,304	25,569	51,159	28.9	57.9	11,576
Patriotic	107,322	60,072	58,957	55.9	51.9	—11,707
Planer	73,684	22,273	42,357	30.2	57.4	9,054
United British	—51,285	—356	—27,287	—	—	—
Yorkshire	275,710	89,987	145,062	32.6	52.6	40,661
London & Provincial	51,902	11,801	32,449	22.7	62.5	7,652



ALLIANCE ASSURANCE CO. LTD. - EST. 1824

DIRECTORS:

LIONEL N. DE ROTHSCHILD, O.B.E., *Chairman.*
HENRY ALEXANDER TROTTER, *Deputy Chairman.*

THE LORD ASHBURTON.
SIR VINCENT BADDELEY, K.C.B.
THE VISCOUNT BEARSTED, M.C.
FREDERICK CAVENDISH BENTINCK.
D. G. M. BERNARD.
THE EARL OF BESSBOROUGH, P.C., G.C.M.G.
ALFRED FOWELL BUXTON.
JOHN CATOR.
MAJOR GERALD M. A. ELLIS.
SIR WILLIAM FIRTH.

EDWIN FISHER.
JOHN F. HEATON.
R. M. HOLLAND-MARTIN, C.B.
W. P. W. KER.
SIR CHRISTOPHER T. NEEDHAM.
G. W. B. PORTMAN.
THE EARL OF ROSEBERY, D.S.O., M.C.
ARTHUR JAMES STEWART TODD.
RICHARD DURANT TROTTER.
THE LORD WARDINGTON.

SAFEGUARD
YOUR DEPENDENTS AND
YOUR PROPERTY
THROUGH
THE
ALLIANCE
ASSURANCE COMPANY Ltd.

CUSTODIAN
OF THE FUTURE

Head Office: Bartholomew Lane, London, E.C.2.

ATLAS

ASSURANCE Co. Ltd.

ESTABLISHED 1808

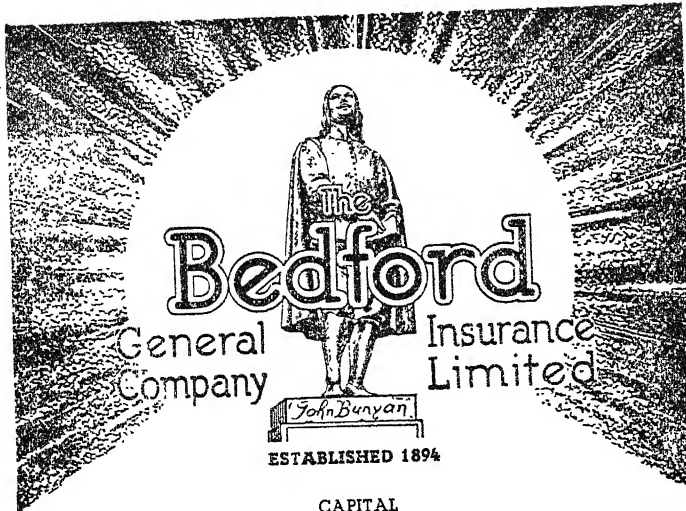
Head Office: 92, CHEAPSIDE, LONDON, E.C.2



"Let Atlas carry the burden"

**INSURANCE BUSINESS OF
EVERY KIND TRANSACTED**

THE COMPANY ALSO ACTS AS
EXECUTOR AND TRUSTEE



CAPITAL

Subscribed £400,000

Paid-up £100,000

DIRECTORS

The Right Hon. C. A. McCURDY, K.C. (Chairman)

Sir CHARLES H. COLLETT, Bart.

The Right Hon. Sir DENNIS HENRY HERBERT, K.B.E., M.P.

Admiral of the Fleet Sir ROGER KEYES, Bart.
G.C.B., K.C.V.O., C.M.G., M.P.

ROBERT M. NAEF

GENERAL MANAGER: HEDLEY C. WRIGHT

CLASSES OF BUSINESS TRANSACTED

FIRE

BURGLARY

PERSONAL ACCIDENT

MOTOR CAR · LOSS OF PROFITS

HOUSEHOLDERS' & HOUSEOWNERS' "INCLUSIVE"

EMPLOYERS' LIABILITY · PUBLIC LIABILITY

PLATE GLASS · TRADERS' INCLUSIVE

THIRD PARTY

(Drivers)

HEAD OFFICE

FAIRFAX HOUSE, FULWOOD PLACE,
HIGH HOLBORN, LONDON, W.C.1

Telephone: CHANCERY 8833 (12 lines)

Telegrams: SAFINSUR, HOLB, LONDON

BRITANNIC ASSURANCE CO. LTD.

ESTABLISHED 1866

transacts

LIFE, HOUSE PURCHASE,
FIRE, ACCIDENT, BURGLARY,
MOTOR, PLATE GLASS
EMPLOYERS' LIABILITY,
FIDELITY GUARANTEE
HOUSEHOLDERS'

and all classes of
GENERAL INSURANCES

and

offers

Promptness in settlement of Claims

Liberal Policy Conditions

Absolute Security

ANNUAL INCOME over	-	£6,700,000
--------------------	---	------------

FUNDS over	-	-	-	-	£30,000,000
------------	---	---	---	---	-------------

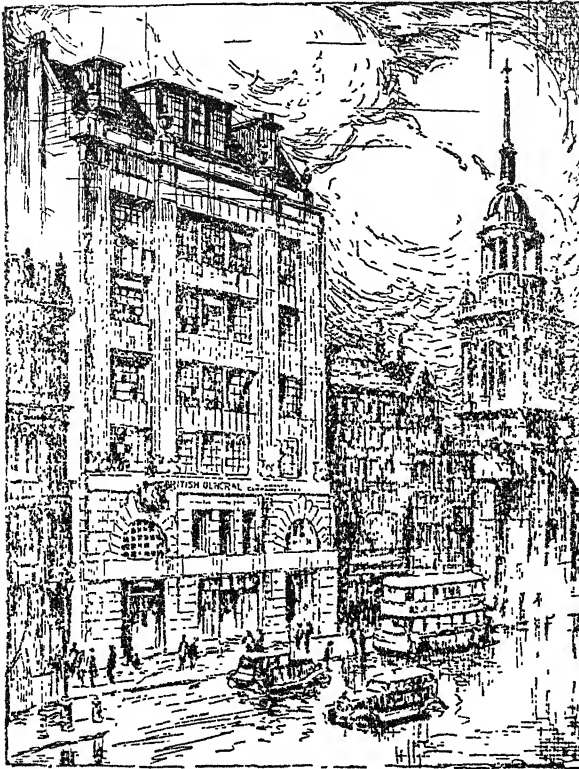
Chief Offices :

**BROAD STREET CORNER,
BIRMINGHAM, 1**

J. A. JEFFERSON, F.I.A.,
Chairman & General Manager.

J. MURRAY LAING, F.I.A., F.F.A.,
Deputy General Manager.

"The INSURANCE OFFICE UNDER BOW BELLS"



BRITISH GENERAL
INSURANCE COMPANY, LIMITED.

**Send for Descriptive Literature
that Attracts Business**

Head Office : 66, Cheapside, London, E.C.2

Managing Director - NORMAN M. WALKER

Telephone : CITY 6444 (Eleven lines)

THE BRITISH LAW INSURANCE COMPANY LIMITED

HEAD OFFICE :

**31 & 32, KING STREET, CHEAPSIDE,
LONDON, E.C.2**

Telegrams :
BRITLAW, CENT., LONDON.

Telephone :
METROPOLITAN 9851.
(6 lines)

BRANCH OFFICES AT

LONDON (West End)—Sardinia House,
52, Lincoln's Inn Fields, W.C.2.
ABERDEEN—222, Union Street.
BELFAST—4, Scottish Provident Build-
ings, Wellington Place.
BIRMINGHAM—124, Colmore Row.
BOURNEMOUTH—Dorchester Chambers,
Yelverton Road
BRIGHTON—5, New Road.
BRISTOL—31, Baldwin Street.
CHELTENHAM—17, Royal Crescent.
CHESTER—16, Corn Exchange Chambers.
EDINBURGH—34, Queen Street.

GLASGOW—139, St. Vincent Street.
IPSWICH—40, Museum Street.
JERSEY—Trinity Chambers, 23, Hill
Street, St. Helier.
KENDAL—Albion Chambers, 17a,
Stricklandgate.
LEEDS—5, East Parade.
LIVERPOOL—3, The Temple, Dale St.
MANCHESTER—15, York Street.
NEWCASTLE - UPON - TYNE—British
Law Chambers, St. Nicholas Square.
PLYMOUTH—12, Lockyer Street.
SHEFFIELD—Foster's Buildings,
High Street.
SOUTHAMPTON—3, London Road.
SWANSEA—10, Northampton Place.

CHAIRMAN :

ROBERT G. F. HILLS, Esq. (Messrs. Ravenscroft, Woodward & Co.),
15, John Street, Bedford Row, W.C.

DEPUTY-CHAIRMAN :

ROBERT C. NESBITT, Esq. (late of Messrs. Markby, Stewart
& Wadesons), 5, Bishopsgate, E.C.2.

J. C. CORNELIUS, Manager and Secretary.

ALL CLASSES OF FIRE & ACCIDENT INSURANCE

Transacted or Arranged

— APPLICATIONS FOR AGENCIES INVITED. —

THE
BUILDERS ACCIDENT INSURANCE
LIMITED

Established 1881

**31 & 32 BEDFORD STREET, STRAND,
LONDON, W.C.2**

Directors :

G. M. BURT, Esq. (John Mowlem & Co., Ltd.), London,
Chairman
A. H. ADAMSON, Esq. (T. H. Adamson & Sons), London
Lt.-Col. W. W. DOVE, Esq., F.S.A. (Dove Bros., Ltd.), London
Sir WM. NICHOLSON, J.P. (W. Nicholson & Son (Leeds), Ltd.), Leeds
F. P. RIDER, Esq., J.P. (T. Rider & Son, Ltd.), London
S. GUY SAPCOTE, Esq. (Wm. Sapcote & Sons), Birmingham
CLIFFORD C. TROLLOPE, Esq. (Trollope & Colls. Ltd.), London,
Deputy Chairman

Consulting Actuary :

S. J. ROWLAND, Esq., F.I.A.

Secretary :

H. G. GANNAWAY

Telephone :

4122 Temple Bar

Telegrams :

Scaffold (Lesquare), London

*Specialises in Workmen's Compensation and
Third Party Insurance for the Building
and Allied Trades*

Strictly Mutual Association

FUNDS EXCEED - - - £200,000

THE
CANADA LIFE
 ASSURANCE COMPANY

OUTSTANDING FEATURES FROM 1937 REPORT

New Business	The new net business completed, after deduction of re-assurance, amounted to - - - - -	£ 11,443,000
Receipts	The Company's income was -	7,818,000
Payments	In settlement of claims, bonuses, annuities and surrender values, the Company paid during the year	4,832,000
Assets	The assets increased by £1,402,600 to - - - - -	53,289,000
	and include special reserves and undivided surplus totalling - -	2,093,000

Write for particulars of all Life Assurance Policies, Pension Bonds, etc., to

THE
CANADA LIFE
 ASSURANCE COMPANY

(Incorporated in Canada as a Limited Liability Company)

ESTABLISHED 1847

W. P. BRAUND, Manager

2 ST. JAMES'S SQUARE
LONDON - - S.W.1



CAR & GENERAL

INSURANCE CORPORATION LTD.

Specialists in
Motor Insurance

ALL CLASSES OF
INSURANCE
TRANSACTION

HEAD OFFICE:

83, Pall Mall,
London,
S.W.1

APPLICATIONS FOR AGENCIES INVITED

SUPPLEMENTARY UNITS

(The most logical form of Life Assurance)

make a

LITTLE PREMIUM

go a

LONG WAY



They are issued only by the

CLERICAL, MEDICAL & GENERAL

LIFE ASSURANCE SOCIETY

15 St. James's Square, S.W.1

Whitehall 1135

A. J. COLLINS & COMPANY, LIMITED.

71/72, KING WILLIAM STREET, LONDON, E.C.4.

Telegrams: "Ayejacey, Cannon, London."

Cables—"Ayejacey, London."

Telephone—Mansion House 3577 (3-lines)

ANTWERP : Messrs. Ch. Le Jeune, Ltd., 17, Rue D'Arenberg.

MILAN : Messrs. Ernesto Wallerstein & Co., 24, Via Monte di Pieta.

NEW YORK : Messrs. Seibels, Collins & Co., Inc., 80, Maiden Lane.

PARIS : Messrs. A. H. Michel & Co., 58, Rue de la Victoire.

Managers of

THE REINSURANCE CORPORATION, LTD.

European Managers of

PROVIDENCE WASHINGTON INSURANCE CO., of PROVIDENCE, R.I., U.S.A.

London Managers of

BRITISH INDIA GENERAL INSURANCE CO., LTD., OF BOMBAY.

CHINA UNDERWRITERS, LIMITED, of HONGKONG.

CONFIANCE FIRE INSURANCE COMPANY, LIMITED, of PARIS.

EUROPÉENNE REINSURANCE COMPANY, LIMITED, of PARIS.

NATIONAL INSURANCE COMPANY, LIMITED, of COPENHAGEN.

NORDSTERN GENERAL INSURANCE COMPANY, LTD., of BERLIN.

SOLEIL FIRE INSURANCE COMPANY, LIMITED, of PARIS.

SUL AMERICA FIRE, MARINE & ACCIDENT

INSURANCE COMPANY, of RIO DE JANEIRO.

Auditors : Messrs. M. O. BEALE & Co., 96, Victoria Street, S.W.1.

Solicitors : Messrs. BERRYMAN, 4, Tokenhouse Buildings, Lothbury, E.C.2.

REINSURANCE COMPANY "ROSSIA" of COPENHAGEN.

Head Office: COPENHAGEN, 8, BORNHOLMSGADE.

General Manager—B. DERUGINSKY

London Office : 71/72, KING WILLIAM STREET, E.C.4.

Managers—A. J. COLLINS & CO., LTD.

Telegrams—"Rossiare, Cannon, London."

Telephone—Mansion House 3577 (3 lines).

ATTRACTIVE TERMS AND CONDITIONS

FOR

**PRIVATE MOTOR CARS
COMMERCIAL VEHICLES
WORKMEN'S COMPENSATION
PUBLIC LIABILITY
FIRE . SICKNESS
HORSE DRIVING ACCIDENTS
PERSONAL ACCIDENT
HOUSEHOLDERS' COMPREHENSIVE
PLATE GLASS, ETC.**

WRITE FOR LATEST BALANCE SHEET

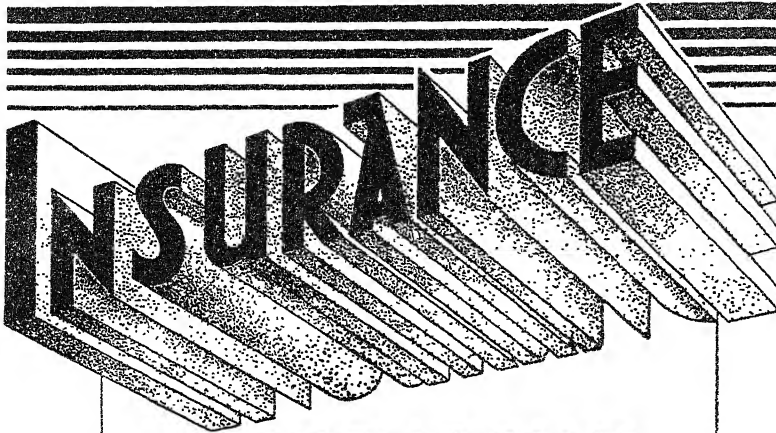
**THE
CONTINGENCY**

INSURANCE



COMPANY, LTD.

59-60 GRACECHURCH STREET, LONDON, E.C.3



**A HIGH LEVEL
PROTECTION
AND SERVICE
IS PROVIDED BY
C.I.S. POLICIES**

The lowest premium
consistent with Safety
is the 'Co-operative' maxim

CO-OPERATIVE INSURANCE

SOCIETY ESTABLISHED 1867 LIMITED

Chief Office: 109 CORPORATION STREET,
MANCHESTER, 4

London Office: 42 Kingsway, W.C.2

Branch and
District Offices



in all the
principal towns

The Sign of Security

ASSETS EXCEED £28,000,000



HEAD OFFICE: 50, REGENT STREET, LONDON, W.1

Directors :

THE RIGHT HON. VISCOUNT HAMPDEN, G.C.V.O., K.C.B., C.M.G., *Chairman.*

COLONEL WILLIAM HILTON BRIGGS.

SIR HOWARD S. BUTTON, D.L., J.P.

SIR WILLIAM H. DAVISON, K.B.E., M.P.

MONTAGUE ELLIS, Esq.

C. A. MADDISON GREEN, Esq.

THE RIGHT HON. LORD HESKETH.

LIEUT.-COL. J. A. INNES, D.S.O.

THE RIGHT HON. LORD KINNAIRD.

FRANK GIBBS RYE, Esq.

SIR ALFRED J. SUENSON-TAYLOR, O.B.E.

Manager and Secretary :

SIDNEY R. DAY

FIRE. LOSS OF PROFIT (Fire).
ACCIDENT.

Workmen's Compensation.

Public Liability, Personal Accident.

Motors, Lift.

Machinery & Boiler, &c.

LIVE STOCK. HAIL—Glass & Crops.

BURGLARY and THEFT.

COMPREHENSIVE POLICIES for Owners and
Occupiers of Private Dwellings.

Full Particulars on application to the Head Office or Branches of the Company.

*business with a Solid
backing!*

"COVER-ALL"

The Policy which amalgamates all the Shopkeeper's necessary Insurances in **one** document, with **one** premium and **one** renewal date. The "Cover-all" gives complete protection from the every-day risks to which the Shopkeeper is exposed. The Agent is saved bother and expense and the common danger of policies lapsing through renewal dates being overlooked is considerably lessened. According to requirements, all or any of the risks can be included as desired. Policies may be added as they fall due without loss of Premium.

Remember, entirely new "Cover-all"
● business earns an extra 5 per cent.
Commission.



SERVICE & SECURITY

Head Office — 98-106, CANNON STREET, LONDON, E.C.4

DRAPERS' AND GENERAL

ALL CLASSES OF INSURANCE

FIRE
MOTOR
LOSS OF PROFITS
FIDELITY GUARANTEE
BURGLARY PLATE GLASS
WORKMEN'S COMPENSATION
HOUSEHOLDER'S COMPREHENSIVE
PERSONAL ACCIDENT AND SICKNESS
RETAIL TRADERS' COMPREHENSIVE
PROPERTY OWNERS' LIABILITY
THIRD PARTY LIABILITY
DOMESTIC SERVANTS
CASH IN TRANSIT
MARINE
LIFE

THE EMPLOYERS'
LIABILITY ASSURANCE CORPORATION
LIMITED

and Associated Offices
Hamilton House, Victoria Embankment, London, E.C.4



DIRECTORS

Chairman:

THE RT. HON. SIR DENNIS HERBERT, K.B.E., M.P. (Beaumont & Son).

Deputy Chairman:

SIR BERNARD BIRCHAM, G.C.V.O. (Bircham & Co.).

SIR GEOFFREY ELLIS, Bt., M.P.

A. H. JAMES, Esq.

H. M. FARRER, Esq. (Farrer & Co.).

THE RT. HON. LORD KENNET.
P.C., G.B.E., D.S.O.

RANDLE F. HOLME, Esq.
(Godden, Holme & Ward).

THE RT. HON. CHARLES A. McCURDY,
K.C.

OWEN J. HUMBERT, Esq.
(Taylor & Humbert).

ALLAN E. MESSER, Esq., C.B.E.

W. P. PHELPS, Esq.

SIR REGINALD POOLE, K.C.V.O.
(Lewis & Lewis)

Manager and Secretary

A. C. THORNE, Esq., F.I.A.

Actuary

F. A. P. LEWTY, Esq., F.I.A.

Assistant Manager

R. J. KIRTON, Esq., M.A., F.I.A.

FUNDS EXCEED £28,000,000

ESSEX & SUFFOLK EQUITABLE INSURANCE SOCIETY LIMITED

HEAD OFFICE - COLCHESTER

ESTD.
1802



ESTD.
1802

ALL CLASSES OF FIRE
BURGLARY AND ACCIDENT BUSINESS

LONDON OFFICE - 7, KING STREET, E.C.2

BRANCHES THROUGHOUT THE KINGDOM

AGENCY APPLICATIONS INVITED.

THE FINE ART AND GENERAL INSURANCE COMPANY LIMITED

Registered Office:
64 CORNHILL, LONDON,
E.C.3

London Offices:
64 CORNHILL, E.C.3
12 MINCING LANE, E.C.3
BRIDGEWAY HOUSE,
HAMMERSMITH BRIDGE RD., W.6
14 HARROW ROAD, W.2
55/56 CHANCERY LANE, W.C.2
144 HIGH ST., SHOREDITCH, E.1
51 BOROUGH HIGH STREET, S.E.1
71/73 THE GROVE, STRATFORD, E.15
207 STREATHAM HIGH RD., S.W.16
7/8 WATERLOO PLACE,
PALL MALL, S.W.1

Other Branches at
ABERDEEN
BELFAST
BIRMINGHAM
BOURNEMOUTH
BRADFORD
BRISTOL
CARDIFF
COLCHESTER
CROYDON
DARLINGTON
DERBY
DUBLIN
DUNDEE
EDINBURGH
GLASGOW
GRIMSBY
HUDDERSFIELD
HULL
IPSWICH
JERSEY
LEEDS
LEICESTER
LIVERPOOL
MAIDSTONE
MANCHESTER
MIDDLESBROUGH
NEWCASTLE-ON-TYNE
NORTHAMPTON
NORWICH
NOTTINGHAM
PLYMOUTH
PORTSMOUTH
READING
SHEFFIELD
SOUTHAMPTON
STOCKPORT
STOKE-ON-TRENT
WATFORD
WIGAN

FIRE : ACCIDENT

Burglary - All Risks
Fidelity - Motor
Employers' Liability
Baggage - Third Party
Live Stock - Plate Glass

PICTURES and other WORKS OF ART

Insured against Loss
and Damage by Fire,
Burglary, Housebreaking,
Larceny, Theft and Acci-
dents of every description

ATTENTION is directed to the "Indisputable" Policy

issued by the "FINE ART."

The value of each
article, if certified by
an approved indepen-
dent appraiser, is the
Indisputable Sum
Insured thereon in
the event of total loss



*All Classes of
Insurance*



FRIENDS' PROVIDENT
and
CENTURY INSURANCE
OFFICES

ESTABLISHED 1832



*Aggregate Funds exceed
£20,000,000*



HEAD
OFFICES

18, CHARLOTTE SQUARE, EDINBURGH, 2
7, LEADENHALL STREET, LONDON, E.C.3



BY APPOINTMENT
TO THE LATE KING GEORGE V.

GENERAL

ACCIDENT FIRE AND LIFE

ASSURANCE CORPORATION, LIMITED

ESTABLISHED 1885

Associated with
**THE GENERAL LIFE ASSURANCE
COMPANY**

ESTABLISHED 1837

●

ASSETS EXCEED £19,000,000

ALL CLASSES OF

INSURANCE & TRUSTEESHIP

●

CHIEF OFFICES :

GENERAL BUILDINGS, PERTH, SCOTLAND.

GENERAL BUILDINGS, ALDWYCH, LONDON.

170 BRANCH OFFICES.

Chairman and Managing Director :

Sir Francis Norie-Miller, Bart.



Gresham

Insurance Societies

LIFE - FIRE - ACCIDENT

Gresham Life Office
founded

1848

ATTRACTIVE CONTRACTS
to meet modern requirements

HEAD OFFICE

188-190 FLEET STREET

LONDON

E.C.4

GUARDIAN

Assurance Company Limited

ESTABLISHED 1821.

Head Office—

68, King William Street, London, E.C.4

BRANCH OFFICES:

<p>LAW COURTS 21, Fleet Street, E.C.4. MINCING LANE 3 & 4, Lime Street, E.C.3. REGENT STREET Morley House, 314-322, Regent Street, W.1. BELFAST 5, Bedford Street. BIRMINGHAM 107, Colmore Row, 3. BRIGHTON 82, East Street, 1. BRISTOL Dominions House, St. Augustine's Parade, 1. CARDIFF 16, Windsor Place. DUBLIN 10, Kildare Street, C.17. EDINBURGH 1, Charlotte Square, 2. GLASGOW 137, West George St., C.2. LEEDS 29, East Parade, 1. LIVERPOOL 1, Runciford Street, 2. LUTON 21, Cardiff Road.</p>	<p>MANCHESTER 27, Cross Street, 2. NEWCASTLE-ON-TYNE 2, Collingwood Street, 1. NOTTINGHAM 6, Victoria Street. TUNBRIDGE WELLS 7, London Road. PARIS 101, Rue St. Lazare (9F). MONTREAL 240, St. James St., West. CAPE TOWN 33, Adderley Street. DURBAN Imperial Bldgs., Smith St. JOHANNESBURG 108, Fox Street. MELBOURNE 51, Market Street. WELLINGTON, N.Z. 156, Featherston Street. BUENOS AIRES, Calle Sarmiento 378. INDIA 16, Hare Street, Calcutta.</p>
---	--

DIRECTORS:

*Chairman—*COL. LIONEL H. HANBURY, C.M.G.

*Deputy-Chairman—*F. A. SZARVASY, Esq.

*Vice-Chairman—*Lt.-Col. The Hon. G. K. M. MASON, D.S.O., M.P.

F. R. S. BALFOUR, Esq.
 SIR WILLIAM BRASS, M.P.
 H. M. CLOWES, Esq., D.S.O.
 (Messrs. Hunters).
 The Rt. Hon. VISCOUNT DAWSON OF PENN, P.C., G.C.V.O., K.C.B., K.C.M.G.
 The Rt. Hon. LORD DENHAM, M.C.
 B. D. F. DOCKER, Esq.
 The Rt. Hon. LORD ELTISLEY, K.B.E.
 PHILIP FRERE, Esq., M.C.
 (Messrs. Frere Chalmers & Co.).
 CHAS. R. GILLIAT, Esq.
 ALAN P. GOOD, Esq.
 (Messrs. Pennington & Son).

E. HENRY LOYD, Esq.
 SIR PHILIP H. MARTINEAU
 (Messrs. Martineau & Reid).
 C. D. MEDLEY, Esq.
 (Messrs. Field, Roscoe & Co.).
 SIR STRATI RALLI, Bt., M.C.
 GEORGE W. REYNOLDS, Esq.
 R. W. SHARPLES, Esq.
 (C. Czarnikow, Ltd.).
 SIR E. WYLDRORE-SMITH.
 JOHN WALTER, Esq.

*Solicitors—*MESSRS. TROWER, STILL & KEELING.

*General Manager—*A. G. SWEET.

SUBSCRIBED CAPITAL	...	...	...	£2,059,971
CAPITAL PAID UP	...	...	...	1,024,578
TOTAL INCOME	...	...	...	4,050,000
TOTAL ASSETS	...	...	...	16,452,880

**The Company transacts all the principal classes of Insurance business,
and acts as Trustee or Executor.**

LAW ACCIDENT INSURANCE SOCIETY, LTD.

Chief Administration :

5, Chancery Lane, London, W.C.2

Law Courts Branch: 215, STRAND, LONDON, W.C.2.

TRUSTEE.

THE RIGHT HON. SIR JOHN BANKES, G.C.B.

DIRECTORS.

SIR FREDERICK PASCOE RUTTER
ROMER WILLIAMS

CHARLES HENDRY
ARTHUR S. ROGERS

THOMAS WALLAS.

Secretary — G. ALBERT RUTTER.

DEPARTMENTS:

FIRE

PERSONAL ACCIDENT and ALL SICKNESS.

BURGLARY, HOUSEBREAKING, LARCENY or THEFT.

FIDELITY GUARANTEE.

ENGINEERING (Boilers, Engines, Lifts, Electrical Machines, &c).

PUBLIC LIABILITY (Third Party Risks).

LIVE STOCK.

MOTOR CARS.

WORKMEN'S COMPENSATION.

PLATE GLASS.

LOSS OF PROFITS (occasioned by Fire).

LAW FIRE

INSURANCE SOCIETY LIMITED

No. 114, Chancery Lane, London, W.C.2

FIRE.

ACCIDENT.

BONDS.

Directors:

Harold Marson Farrer, Esq., Chairman
(Farrer & Co.).

Edmund Trevor Lloyd Williams, Esq., J.P. Vice-Chairman

Rowland Beevor, Esq. (Williams & James),
Hugh Adolphus Carter, Esq. (Peake & Co.)
Philip Hugh Childs, Esq., J. P. (Bramsdon & Childs).
Guy Hargreaves Cholmeley, Esq. (Frere, Cholmeley & Co.),
Harry Mitton Crookenden, Esq. (Francis & Crookenden),
Charles Eastwood, Esq., J.P. (W. Banks & Co.),
George Edward Hunter Fell, Esq. (Carleton-Holmes & Co.),
Edward Stilwell Freeland, Esq. (Nicholson, Freeland & Shepherd),
John Charles Blagdon Gamlen, Esq. (Morrell, Peel & Gamlen),
Edwin Hart, Esq. (Budd, Brodie & Hart),
John Beresford Heaton, Esq. (Rider, Heaton, Meredith & Mills),
Philip Gwynne James, Esq. (Gwynne James & Sons).
Charles Wilfrid Lee, Esq., J. P. (Lee, Bolton & Lee),
Charles Henry May, Esq. (May, May & Deacon),
Frederick Stuart Morgan, Esq. (formerly of Saxton & Morgan),
Charles Cecil Amphlett Morton, Esq. (Ivens, Morton & Morton),
Henry John Nix, Esq. (Raymond-Barker, Nix & Co.),
Edmund Reynolds Willoughby Radcliffe, Esq. (Radcliffes & Co.),
Edward Lee Rowcliffe, Esq. (Gregory, Rowcliffe & Co.),
George Lawrence Stewart, Esq. (Lee & Pembertons),
Ralph Perceval Tatham, Esq. (Church, Adams, Tatham & Co.)
Geoffrey Hugh Walford, Esq. (Walfords),
Charles Spottiswoode Weir, Esq. (A. F. & R. W. Tweedie),
Freke Dalgleish Williams, Esq. (formerly of Fladgate & Co.).
Romer Williams, Esq., D.L., J.P. (formerly of Williams & James),
Archibald Berdmore Buchanan Wilson, Esq. (Dawson & Co.).

Solicitors—Markby, Stewart & Wadesons.

LAW UNION & ROCK

Insurance Company Limited



LIFE

Family Income

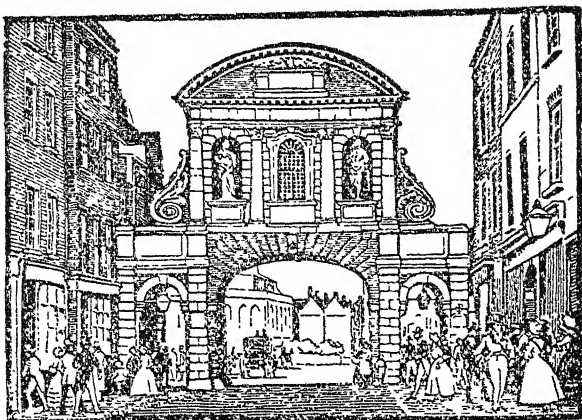
FIRE

Consequential Loss

ACCIDENT

Head Office :

7, CHANCERY LANE, LONDON



*Temple Bar as it was in 1836—the year
of the Society's formation*

LEGAL & GENERAL ASSURANCE SOCIETY LIMITED

Directors :

ERNEST EDWARD BIRD (<i>Chairman</i>)	
The Hon. W. B. L. BARRINGTON (<i>Vice-Chairman</i>)	
MILES BEEVOR	The Hon. I. LESLIE MELVILLE
FREDERICK H. E. BRANSON	The Hon. JOHN MULHOLLAND
Sir WM. S. HALDANE, w.s.	C. R. I. NICHOLL
T. L. KESTEVEN	His Honour HUGH MURRAY STURGES, K.C.
J. R. MARRIOTT	GEOFFREY B. WILLIAMS
ROMER WILLIAMS, D.L., J.P.	
W. A. WORKMAN, F.I.A. (<i>Managing Director</i>)	

General Manager :
VERNON E. BOYS

A COMPOSITE OFFICE
TRANSACTING ALL THE PRINCIPAL CLASSES
OF INSURANCE
EXCEPT MARINE

ASSETS EXCEED £42,000,000

HEAD OFFICE
10 FLEET STREET, LONDON, E.C.4
near Temple Bar

BRANCHES AND AGENCIES THROUGHOUT THE WORLD



LICENSE, LIFE, FIRE, ACCIDENT ALL CLASSES

ESTABLISHED 1890

PROVINCIAL OFFICES

BELFAST	...	...	7, Bedford Street.
BIRMINGHAM	...	...	21, Bennett's Hill.
BLACKBURN	...	...	Richmond Chambers, Richmond Terrace.
BRISTOL	...	...	1, Clare Street.
BURTON-ON-TRENT	...	...	160, High Street.
CAMBRIDGE	...	...	43-45, Hobson Street.
CANTERBURY	...	...	79, Castle Street.
CARDIFF	...	...	33, Windsor Place.
DUNDEE	...	...	32, Bell Street.
DUNFERMLINE	...	...	10, Cross Wynd.
EDINBURGH	...	...	40, Queen Street.
GLASGOW	...	...	189, St. Vincent Street.
GRIMSBY	...	...	7, West St. Mary's Gate.
HULL	...	...	90 and 92, George Street
LEEDS	...	...	11, Park Row.
LIVERPOOL	...	...	31, North John, Street.
LUTON	...	...	Spalden Chambers, 17, Dunstable Road.
MACCLESFIELD	...	...	57, Chestergate.
MANCHESTER	...	...	46, John Dalton Street.
NEWCASTLE-ON-TYNE	...	...	6, Eldon Square.
NORWICH	...	...	5, Upper King Street.
PLYMOUTH	...	...	Central Chambers, Princess Square
READING	...	...	3, Valpy Street.
SHEFFIELD	...	...	Wharnccliffe House, Bank Street.
STIRLING	...	...	20, Murray Place.
SWANSEA	...	...	Central Chambers, Goat Street.
WISBECH	...	...	Nene Quay Chambers.

Head Office :

24, 26 & 28, MOORGATE, E.C.2.



THE
LIVERPOOL
 AND
LONDON
 AND
GLOBE
 INSURANCE CO. LTD.

ALL CLASSES OF INSURANCE TRANSACTED.

HEAD OFFICE:
 1, Dale Street,
 LIVERPOOL.

LONDON:
 Chief Office,
 1, Cornhill, E.C. 3.

BRANCHES AND AGENCIES THROUGHOUT THE WORLD.

LIVERPOOL VICTORIA FRIENDLY SOCIETY

Industrial and Ordinary Branch Assurances
• No Shareholders • Profits for Policy Holders
out of Valuation Surplus : Free Policies granted
automatically under the Industrial Branch
Tables should payments cease after ONE year's
premiums have been paid • Non Forfeiture
Provisions for Ordinary Branch Policies • House
Purchase Scheme with protection to the
Borrower in the event of death.

HEAD OFFICE
VICTORIA HOUSE
SOUTHAMPTON ROW, W.C.1

ANNUAL INCOME	£9,000,000
TOTAL ASSETS	£40,000,000
CLAIMS PAID	£49,000,000

Liverpool Victoria Approved Society.—Agents throughout
Great Britain and Northern Ireland transact National Health Insurance.

Established 1843.

Francis J. Carter, *Secretary.*



FIRE.

CONSEQUENTIAL LOSS. FIDELITY GUARANTEE.

BURGLARY.

ACCIDENT.

MOTOR CARS.

EMPLOYERS LIABILITY.

LIVE STOCK.

MARINE.

CHIEF ADMINISTRATION:—

7, CHANCERY LANE, LONDON.

Assistant Secretaries—F. J. COTTLE. N. M. SHARP.

Home Fire Manager—FRANK HENDERSON.

Secretary—G. ALBERT RUTTER.

Deputy General Manager—THOMAS WALLAS.

General Manager—ARTHUR S. ROGERS.

GOVERNOR - - Sir FREDERICK PASCOE RUTTER.

The
LONDON LIFE
Association Limited

with which are associated

The Clergy Mutual Assurance Society
The Metropolitan Life Assurance Society

**REDUCTION OF
PREMIUM**

This system has been in force for over 130 years, and is a good illustration of the advantages secured by Mutual Assurance and freedom from commission payments.

Persons who effected policies 25 years ago, are now having their

PREMIUMS REDUCED BY

97%

**YOU SHOULD DO AS WELL IF
YOU ASSURE YOUR LIFE TO-DAY**

COMBINED FUNDS OVER £29,000,000

A. W. EVANS,

Actuary and Manager,

81 King William Street,
London, E.C.4

MARINE AND GENERAL MUTUAL LIFE ASSURANCE SOCIETY

Head Office : 48, Fenchurch Street, London, E.C.3

ESTABLISHED 1852.

Board of Directors:

CHAIRMAN—ARTHUR NEVILLE LUBBOCK, Esq.

DEPUTY-CHAIRMAN—THE HON. R. D. DENMAN, M.P.

SIR WILLIAM C. CURRIE

L. E. MEINERTZHAGEN, Esq.

THE RIGHT HON. LORD GORELL, C.B.E.

THE RIGHT HON. LORD MESTON, K.C.S.I.

P. G. MYLNE MITCHELL, Esq.

CHARLES R. TRITTON, Esq.

MEDICAL OFFICERS { E. H. COLBECK, M.D., F.R.C.P., 55, Upper Berkeley St., Portman
Sq., W.1.
K. SHIRLEY SMITH, M.D., F.R.C.P., 65, Harley St., W.1.

BANKERS—BARCLAYS BANK LIMITED, 54 Lombard Street, London, E.C.3.

ASSISTANT ACTUARY—C. G. GARDNER, F.I.A.

ASSISTANT SECRETARY—ERNEST GOLSWORTHY.

ACTUARY AND SECRETARY—HOWARD T. CROSS, F.I.A.

LIFE ASSURANCE IN ALL ITS BRANCHES

AN EXCEPTIONAL RECORD

Since the Society's foundation over 80 years ago the average BONUS ADDITIONS to Policies for the Whole Term of Life amount to more than £2 per annum for each £100 Assured, and the last declared BONUS (1930-1934) is £2 : 10 : 0 per cent. per annum.

MOTOR UNION

INSURANCE COMPANY LIMITED



All Classes of
Insurance Transacted

WORLD
WIDE
ORGANISATION

*

HEAD OFFICE :

10, ST. JAMES'S ST., LONDON, S.W.1

Agency Applications Invited

THE
NATIONAL MUTUAL
 LIFE ASSOCIATION
OF AUSTRALASIA
 LIMITED

[Established 1869]

The Pioneer of Liberal Assurance Contracts and
 Originator of the World-famous Non-Forfeiture Principle

FUNDS OVER	-	-	-	£42,000,000
ANNUAL INCOME	-	-	-	£5,500,000

Head Office :

Corner Collins and Queen Streets, Melbourne, C.1

General Board of Directors :

Sir HAROLD D. LUXTON, K.B., chairman

Major-General Sir BRUDENELL WHITE, K.C.B., K.C.M.G., K.C.V.O., D.S.O.
 Vice-Chairman

HERBERT BROOKES, Esq., B.C.E. Melb. Univ.

V. Y. KIMPTON, Esq.

Sir ALAN NEWTON, K.B., M.S. Melb., F.R.C.S. England.

Hon. Sir WILLIAM HILL IRVINE, G.C.M.G., LL.D.

Chief Office for Great Britain & Ireland :—

5, CHEAPSIDE, LONDON, E.C.2

Board of Directors :

ROBERT C. NESBITT, Esq., Chairman

Lieut.-Col. Right Hon. LORD SOMERS, K.C.M.G., D.S.O., M.C.

Right Hon. VISCOUNT STONEHAVEN, P.C., G.C.M.G., D.S.O.

THE
National Mutual
 Life Assurance Society

(OF LONDON).

Founded 1830.

Funds exceed 7 millions.

DIRECTORS:—

JOHN MAYNARD KEYNES, C.B., *Chairman.*

THE HON. FRANCIS N. CURZON, *Deputy-Chairman.*

E. H. DAVENPORT.

OSWALD TOYNBEE FALK, C.B.E.

SIR WALTER T. LAYTON, C.H., C.B.E.

GORDON LEITH, C.B., C.B.E.

KENNETH A. E. MOORE, F.C.A.

Head Office :

39, KING STREET, LONDON, E.C.2

Telegrams:—"UNDOUBTED, CENT., LONDON."

*Telephone No. —*METROPOLITAN 8655.

Branches and District Offices:

LONDON—39, King Street, E.C.2.

Telephone No. Metropolitan 8655

BIRMINGHAM—Winchester House,
 Victoria Square.

Telephone No. Midland 3397

BRISTOL—Lloyds Bank Chambers,
 55, Corn Street.

Telephone No. 25106

EDINBURGH—25, Frederick Street.

Telephone No. 26382

EXETER—1, Bedford Circus.

Telephone No. 4643

LEEDS—25, Bond Street.

Telephone No. Leeds 23183

MANCHESTER—21, Spring Gardens.

Telephone No. Deansgate 3069

NOTTINGHAM—Armitage Chambers,
 Victoria Street.

Telephone No. 40684

*Actuary and Manager—*G. H. RECKNELL, F.I.A., F.F.A.

**NATIONAL
PROVIDENT
INSTITUTION
FOR
MUTUAL LIFE ASSURANCE
FOUNDED 1835**

DIRECTORS

ROBERT E. DICKINSON, ESQ., CHAIRMAN
C. R. W. ADEANE, ESQ., C.B.
L. E. D. BEVAN, ESQ.
THE HON. C. H. HOPE-MORLEY.
L. F. HOVIL, ESQ., F.I.A.
A. B. LESLIE-MELVILLE, ESQ.
LT.-GEN. SIR GEO. MACDONOGH, G.B.E., K.C.B., K.C.M.G.
THE RT. HON. VISCOUNT MERSEY, C.M.G., C.B.E.
THE RT. HON. THE EARL OF RADNOR.
VINCENT W. YORKE, ESQ.
H. E. MELVILLE, F.I.A.,
Manager and Actuary.

**A MUTUAL LIFE OFFICE WITH
OVER a CENTURY of SERVICE**

**ALL CLASSES OF LIFE
ASSURANCE TRANSACTED**

FUNDS	- -	over £12,000,000
CLAIMS PAID	-	over £32,000,000
PROFIT DIVIDED		over £13,100,000

48 GRACECHURCH STREET, LONDON, E.C.3

TREATY

Reinsurances

FACULTATIVE**FIRE.****ACCIDENT.****MARINE.****RIOT AND CIVIL COMMOTION.****AIRCRAFT.****COLONIAL**

MARINE & FIRE INSURANCE COS., of Batavia and The Hague.
(Estd. 1851-1865).

SUBSCRIBED CAPITAL Fls. 13,100,000.

PAID UP CAPITAL Fls. 1,310,000.

COPENHAGEN

REINSURANCE COMPANY, LTD., of Copenhagen (Estd. 1915).

SUBSCRIBED CAPITAL D.Kr. 1,700,000.

PAID UP CAPITAL D Kr. 1,700,000.

LA FONCIERE

FIRE INSURANCE CO., LTD., of Paris (Estd. 1877).

SUBSCRIBED CAPITAL Fcs. 15,000,000.

PAID UP CAPITAL Fcs. 15,000,000.

JUPITER GENERAL

INSURANCE CO., LTD., of Bombay (Estd. 1919).

SUBSCRIBED CAPITAL Rs. 15,000,000.

PAID UP CAPITAL Rs. 2,374,800.

NIPPON

FIRE INSURANCE CO., LTD., of Tokyo (Estd. 1892).

SUBSCRIBED CAPITAL Yen. 10,000,000.

PAID UP CAPITAL Yen. 4,000,000.

L'URBAINE & LA SEINE

ACCIDENT INSURANCE CO., of Paris (Estd. 1880).

SUBSCRIBED CAPITAL Fcs. 22,500,000.

PAID UP CAPITAL Fcs. 22,500,000.

B. W. NOBLE, LTD.,

73-76, KING WILLIAM STREET, LONDON, E.C. 4.

Telephone:

MANION HOUSE 5944 (3 lines).

Telegrams:

"NOBILITATE, Cannon, London."

NORTH BRITISH & MERCANTILE INSURANCE CO. LTD.



*Security
Service*

61 THREADNEEDLE STREET LONDON, E.C.2

64 PRINCES STREET EDINBURGH, 2

THE NORTHERN

ASSURANCE COMPANY LTD

(Established in 1836.)

INCOME AND FUNDS (1937).

Total Income	-	-	-	-	£6,502,706
TOTAL ASSETS	-	-	-	-	£25,437,553

London Board of Directors:

BASIL WILLIAM BLOOMER, Esq.
HON. ERIC BRAND BUTLER-HENDERSON.
PATRICK ASHLEY COOPER, Esq.
ALBERT CHARLES GLADSTONE, Esq.
RT. HON. LORD GLENCONNER.

EDWARD DAVE ASHER HERBERT, Esq.
RT. HON. LORD PENDER
RT. HON. BARON RANKEILLOU
OF BUXTOD.
CECIL LUBBOCK, Esq.
LT.-COL. GEORGE BLUETT WINCH.

Head Offices:

LONDON: 1, MOORGATE, E.G.2. ABERDEEN: 1, UNION TERRACE.

BRANCHES:-

LONDON—Marine Dept. LLOYD'S BUILDING, E.C.3.
LONDON—West End Office, 42, Pall Mall, S.W.1.
LONDON—(Mercantile Office) LLOYD'S BUILDING, E.C.3.
ASHFORD—26, BANK STREET.
BEDFORD—BROADWAY HOUSE.
BELFAST—32, HOWARD STREET.
BIRMINGHAM—31, COLMORE ROW.
BOURNEMOUTH—ST. PETER'S ROAD.
BRIGHTON—14a, SHIP STREET.
BRISTOL—EAGLE HOUSE, COLSTON AVENUE.
CAMBRIDGE—1, GUILDHALL STREET.
CANTERBURY—4, ST. GEORGE'S PLACE.
CARDIFF—23, WINDSOR PLACE.
CHATHAM—79, HIGH STREET.
CORK—16, COOK STREET.
CROYDON—29/31, GEORGE STREET.
DERBY—CHEAPSIDE.
DUBLIN—7, WESTMORELAND STREET.
DUMFRIES—63, IRISH STREET.
DUNDEE—110, COMMERCIAL STREET.
EDINBURGH—17, CHARLOTTE SQUARE.
ELGIN—82, HIGH STREET.
EXETER—22, SOUTHERNWAY EAST.
FALKIRK—71, WEST BRIDGE STREET.
GLASGOW—90, ST. VINCENT STREET.
GLOUCESTER—29, SOUTHGATE STREET.
GUILDFORD—17, HIGH STREET.
INVERNESS—23, QUEENSCATE.
LEEDS—SOUTH PARADE.
LEICESTER—31, LONDON ROAD.
LINCOLN—15, SILVER STREET.
LIVERPOOL—5, TITHEBARN STREET.
MAIDSTONE—MARKET BUILDINGS.
MANCHESTER—ALBERT SQUARE.
MIDDLESBROUGH—102, GRANGE ROAD.
NEWCASTLE—2, COLLINGWOOD STREET.
NORTHAMPTON—29A, ASINGTON STREET.
NORWICH—55, PRINCE OF WALES ROAD.
NOTTINGHAM—CHEAPSIDE.

OXFORD—1/3, GEORGE STREET.
PLYMOUTH—85, OLD TOWN STREET.
PORTSMOUTH—19, ORDANCE ROW.
PRESTON—18, GUILDHALL STREET.
SALISBURY—21, 23, 25, THE CANAL.
SHEFFIELD—18, BANK STREET.
SOUTHAMPTON—52, WEST END ROAD.
BITTERNE.
STOCKPORT—69, WELLINGTON ROAD SOUTH.
SWANSEA—GOWER CHAMBERS, GOWER ST.
TAUNTON—10, HAMMET STREET.
ADELAIDE—EXCHANGE BUILDING, PIRIE ST.
ALEXANDRIA—ST. MARK'S BUILDINGS.
AUCKLAND—41-7, SHORTLAND STREET.
BLOEMFONTEIN—FICHAUDTS CHAMBERS.
MANTLAND STREET.
BRISBANE—STEAMSHIP CHAMBERS, CORNER OF QUEEN AND EAGLE STREETS.
BUENOS AIRES—441, CALLE BARTOLOME MITRE.
CALCUTTA—ALLEN HOUSE, 7, HARD STREET.
CAPE TOWN—106, ST. GEORGE'S STREET.
CHICAGO—175, WEST JACKSON BOULEVARD.
DURBAN—COLONIAL MUTUAL BUILDINGS, WEST STREET, DURBAN.
JOHANNESBURG—65, PRESIDENT STREET.
MELBOURNE—443, COLLINS STREET.
MONTREAL—NORTHERN BUILDING, ST. JOHN STREET.
NAIROBI—MACKINNON'S BUILDING, DELAMERE AVENUE.
NEW YORK—80, JOHN STREET.
PORT ELIZABETH—1, STRAND CHAMBERS, STRAND STREET.
ST. LOUIS—1219-1221, PIERCE BUILDING.
SAN FRANCISCO—ADAM-GRANT BLDG., 114, SANSOME STREET.
SYDNEY—13-15, O'CONNELL STREET.
VANCOUVER—ROYAL TRUST BLDG., 626, PENDER STREET.
WINNIPEG—PARIS BUILDING, 259, PORTAGE AVENUE.

The following companies are associated with the "NORTHERN":—

Indemnity Marine Assurance Company, Limited.
London & Scottish Assurance Corporation, Limited.
National Guarantee and Suretyship Association, Limited.
Provident Accident and White Cross Insurance Company, Ltd.
Royal Scottish Insurance Company, Limited.
World Marine and General Insurance Company, Limited.

Fire Department—

J. J. MONKHOUSE, Manager of the Home Fire Department.
H. G. BISHOP, Assistant Manager of the Home Fire Department.
C. G. VAUGHAN, Manager of the Foreign Fire Department.

Life Department—

H. E. W. LUTT, Actuary and Life Manager.
E. W. HARRINGTON, Assistant Actuary.

Secretary—C. H. LEACH.

Assistant General Manager of the Company—C. H. LEACH.
General Manager of the Company—K. K. PETERS.

Accident Department—

W. DALGARNO, Manager of the Home Accident Department.
C. BARR, Manager of the Foreign Accident Department.

Marine Department—(Lloyd's Building, E.C.3).
J. F. BACON, Manager.

Agency Department—

S. W. CORLEY, London Manager.
Registrar—E. HAYTHORNTHWAITE.
Assistant Secretary—W. A. BROWN.

ALL CLASSES OF BUSINESS TRANSACTED.

**The
invisible
Thing**



**called a Good Name
is made up of the
breath of numbers
that speak well of
you**

George Savile, first Marquess of Halifax (1633-1695)



**The Norwich Union
Societies have enjoyed
an exceptionally "good
name" for more than a
century-and-a-quarter.**

NORWICH UNION
INSURANCE SOCIETIES HEAD OFFICES
NORWICH.

For full particulars see the Directory section.

THE OCEAN

Accident and Guarantee Corporation
LIMITED

INSURANCES UNDERTAKEN:

Accident and Illness	Live Stock
Burglary	Motor Vehicle Private & Commercial
Employers' Liability	Plate Glass
Fidelity Guarantee	Public Liability
Fire	River Craft
Home Protection	Special Indemnities
Horse Driving	World Wide Baggage Insurance

The Inspection and Insurance of Boilers, Electric
Plant, Lifts, Cranes, Engines, Refrigerators

THE CORPORATION WILL ALSO UNDER-
TAKE EXECUTORSHIPS AND TRUSTEESHIPS

HEAD OFFICE:

36-44, MOORGATE, LONDON, E.C.2

Telegrams: "OCEAN, AVE., LONDON."

Telephone: MET. 6611

PEARL

ASSURANCE COMPANY LIMITED

Established 1864

Incorporated in England

HEAD OFFICES: HIGH HOLBORN, LONDON, W.C.1

DIRECTORS:

SIR GEORGE TILLEY, F.C.I.I. (President and Chairman)

J. PIERCE, (Deputy Chairman)

H. H. AUSTIN, F.I.A., Managing Director

JAS. McINTYRE,

W. GODFREY, F.C.I.I.

N. L. de COURCY SLEE, F.C.I.I.

W. N. PRODDOW, F.C.I.S.

H. J. SAYER, F.C.I.I.

LIFE FIRE

Loss of Profits through Fire. Motor.
 Personal Accident. Driving Accidents.
 Workmen's Compensation. Public
 Liability. Fidelity Guarantee.
 Engineering Insurances. Boiler. Burglary
 and Theft. Plate Glass. Property Owners'
 Liability. Comprehensive Household.
 House Purchase. Pension Assurance.

Associated with the National Amalgamated Approved Society
 for National Health Insurance.

ANNUAL INCOME	£19,500,000
TOTAL FUNDS	£100,000,000
CLAIMS PAID	£116,000,000

SPECIALISTS in MOTOR INSURANCE

IN handling Premier Motor Policies, you can offer **£4** *Special Advantages*—the result of Specialisation in Motor Insurance and a full understanding of motorists' needs. The security of substantial backing, a claims service second to none and unfailingly generous treatment make Premier the most attractive proposition on the market.

4 Special Features

- *Special rates for cars under Schedule B.*
- *Lowest rates in most areas.*
- *Bonus up to 25 per cent.*
- *"Agreed Value" on loss.*

Premier

MOTOR POLICIES LTD.

Melbourne House, Aldwych, W.C.2.

(Temple Bar 4546)

Branches at : Amersham, Birmingham, Brighton, Cambridge, Canterbury, Coventry, Edinburgh, Leeds, Leicester, Liverpool, Manchester, Newcastle, Nottingham, Rugby, Southampton, Southend-on-Sea.

THE
**PROVIDENT
ASSOCIATION**

OF LONDON, LIMITED.

Provident House, 246, Bishopsgate,
LONDON, E.C.2.

TOTAL FUNDS

£ 14,063,553

LIFE ASSURANCE WITH HOUSE PURCHASE PRIVILEGES.
ATTRACTIVE ANNUITY RATES.

W. W. BENHAM, *Chairman.*

J. G. SLEIGH, *Managing Director.*

Provident Mutual Life Assurance Association

Founded 1840

DIRECTORS:

OWEN HUGH SMITH, Esq., *Chairman.*

O. R. H. BURY, Esq., J.P.

SIR W. GUY GRANET, G.B.E.

HILDRED CARLISLE, Esq.

CHARLES J. HAMBRO, Esq.

SIR DOUGAL O. MALCOLM,
K.C.M.G.

SIR EDWARD J. REID, Bt.

ALFRED R. WAGG, Esq.

SECRETARY—F. L. KLAMBOROWSKI.

INVESTMENT SECRETARY—F. W. HILL, F.I.A.

ASSISTANT ACTUARY—C. D. RICH, F.I.A.

JOINT ACTUARY—P. H. McCORMACK, F.I.A.

ASSISTANT MANAGER—F. H. SHERRIFF, F.I.A.

MANAGER AND ACTUARY—C. R. V. COUTTS, F.I.A.

Accumulated Funds	-	-	£11,200,000
Annual Income exceeds	-	-	£1,600,000
Assurances in Force (^{Excluding} Bonuses) exceed	-	-	£27,400,000
Claims Paid exceed	-	-	£13,000,000

Commission Paid to Brokers and Agents

Head Office:

25-31, Moorgate, London,
E.C. 2

Telephone: METROPOLITAN 8014 (6 lines)

PROVINCIAL INSURANCE COMPANY, LTD.



CHIEF OFFICES :

PROVINCIAL HOUSE, CANNON STREET, LONDON. E.C.4.
STRAMONGATE, KENDAL.

Directors :

SIR S. H. SCOTT, BART., *Chairman.*

B. H. BINDER.

W. H. HASLAM

SIR WILLIAM GOODE, K.B.E.

J. M. KEYNES, C.B.

ANTHONY LOWTHER

F. C. SCOTT, *Managing Director*

FIRE - ACCIDENT - MARINE

PREMIUM INCOME EXCEEDS ... £1,400,000

CAPITAL & RESERVES EXCEED ... £1,400,000

TOTAL ASSETS EXCEED ... £2,250,000

FOREIGN OFFICE	-	-	-	Provincial House, Cannon Street, London, E.C.4
MARINE OFFICE	-	-	-	Lloyds Buildings, 3-6, Lime Street, London, E.C.3



**RAILWAY
PASSENGERS
ASSURANCE
COMPANY**

HEAD OFFICE:
64, CORNHILL, E.C.3

*Good
Company!*

**FOR "ALL RISKS" AND
BURGLARY INSURANCES**

REFUGE

ASSURANCE COMPANY LIMITED.

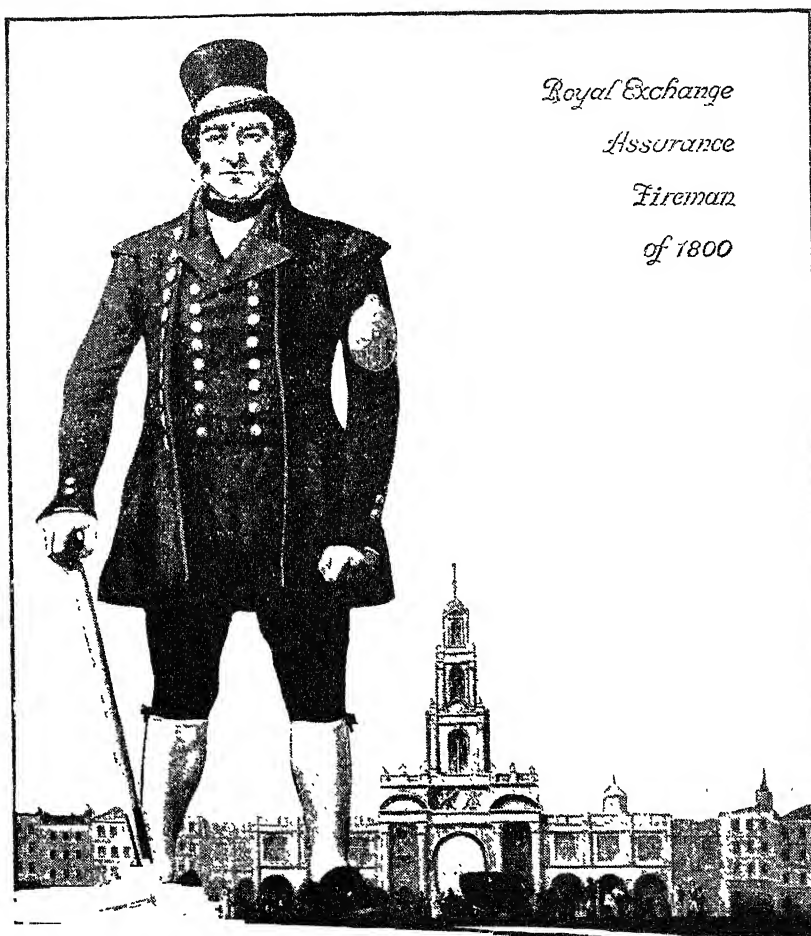
Annual Income exceeds - £13,100,000

Assets exceed - - - - £68,700,000

Claims Paid exceed - - £109,700,000

Chief Office :—

Oxford Street, Manchester 1



Royal Exchange

Assurance

Fireman

of 1800

ROYAL EXCHANGE ASSURANCE

INCORPORATED BY ROYAL CHARTER & 1750

SECURITY FIRST



THE
"ROYAL"

TRANSACTS ALL CLASSES OF INSURANCE INCLUDING

FIRE LIFE
MOTOR ACCIDENT
MARINE..... BURGLARY
GLASS..... LIFTS
ALL RISKS..... ENGINEERING
LIVE STOCK..... THIRD PARTY
DRIVING ACCIDENTS..... LOSS OF PROFITS
FORGED TRANSFERS, FIDELITY GUARANTEE
PERSONAL ACCIDENT AND ILLNESS
PROPERTY OWNERS' LIABILITY
SECURITIES IN TRANSIT
WIRELESS INSTALLATIONS
WORKMEN'S COMPENSATION

LIVERPOOL ... HEAD ... LONDON
NORTH JOHN STREET OFFICES LOMBARD STREET

Branches and Agencies throughout the world.

THE
ROYAL
LONDON
MUTUAL INSURANCE
SOCIETY LIMITED
Founded 1861

Head Office :
ROYAL LONDON
HOUSE,
FINSBURY SQUARE,
LONDON, E.C.2.



City Office :
QUEEN'S BUILDINGS,
QUEEN VICTORIA STREET, E.C.4.

Branch Offices throughout the Kingdom.

APPLICATIONS FOR AGENCIES INVITED

PREMIUM INCOME	-	-	£6,900,000
TOTAL ASSETS	-	-	£41,000,000
(all branches)			
TOTAL CLAIMS PAID EXCEED £46,000,000			

Bonus at last valuation :

ORDINARY BRANCH

£2 0 0 % per annum

INDUSTRIAL BRANCH

(Under Tables participating at the full rate subject to completion of qualifying period.)

£1 0 0 % per annum

LIFE and ENDOWMENT ASSURANCE
ORDINARY and INDUSTRIAL
HOUSE PURCHASE — FIRE, ACCIDENT
MOTOR and GENERAL INSURANCE BUSINESS

For Prospectus and Particulars apply to Royal London House or to Local Branch Office.

SCOTTISH EQUITABLE LIFE ASSURANCE SOCIETY

President

THE RT. HON. THE EARL OF STAIR, K.T., D.S.O.

Vice-President

THE RT. HON. THE EARL BALDWIN OF BEWDLEY, K.G., P.C.

THE SCOTTISH EQUITABLE was founded in Edinburgh over a century ago, has enjoyed a record of continued prosperity and usefulness, and has paid in claims well over Twenty-Nine Million pounds sterling.

The Society has no shareholders; all profits belong to its own members.

Its transactions are substantial, and this makes for economy of management costs.

The general conditions of its contracts are liberally drawn and meet all contingencies.

THREE POPULAR POLICIES with THREE SPECIAL BENEFITS in each

- I. **THE PERFECT POLICY.** *A unique combination of Life Assurance and investment.*
 1. On death within 25 years payment of £2,000, gradually rising by GUARANTEED additions to £3,250.
 2. On survival to the end of 25 years guaranteed cash payment of £2,000, and
 3. Automatic replacement by a new insurance of £2,000 without medical examination or further cost.
- II. **THE CONVERTIBLE POLICY**
 1. Large cover at low cost.
 2. Valuable Options.
 3. Fully profit-sharing from the outset.
- III. **THE CHILD'S POLICY**
 1. Early entry secures insurance costing less than £1 for every £100.
 2. Valuable Education benefits.
 3. Guaranteed cash payment at age 21.

FUNDS - - -

**28, ST. ANDREW
SQUARE,
EDINBURGH, 2.**



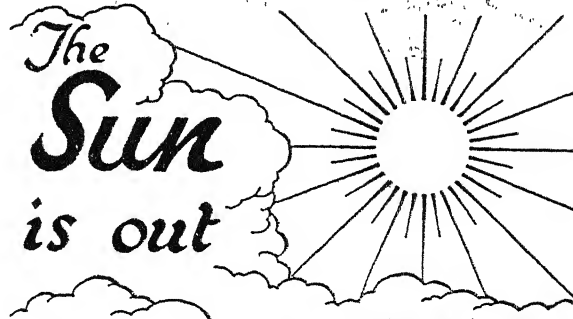
£11,000,000

**13, CORNHILL,
LONDON, E.C.3.**

SECURITY

IS

THE ESSENCE OF INSURANCE



*to give the best
possible security and service
in respect of all classes of Insurance*

228

YEARS OF
INSURANCE EXPERIENCE

SUN

INSURANCE OFFICE LTD.

Head Office :

63, THREADNEEDLE ST. E.C.2

Telephone No.: London Wall 4571

Branches and Agencies throughout the Country

SUN LIFE

ASSURANCE SOCIETY

ESTABLISHED 1810.

Chief Office :

63, THREADNEEDLE STREET, LONDON, E.C.2

THE "PROTECTOR" POLICY

Whole Life Assurance and Endowment Assurance
Convertible Assurance - Provision for Children's Education
Deferred Assurance for Children
Endowments for Children - Group Life Assurance
Staff Superannuation Schemes - Monthly Premiums
Naval and Military Services - Perfect Protection
Temporary Assurance - Annuities
Sinking Fund Assurance

HOUSE PURCHASE

"Something new under the SUN"

ESTATE DUTIES PROVIDED OUT OF INCOME

"Proof Positive"

"I've bought my House"

"Gilt Edged"

"Profit"

"An Invitation to Business Men"

*Copies of any of the above prospectuses and pamphlets can be obtained
post free on request*

The
Timber & General
 Mutual Accident Insurance
 Association Limited,
specialises in
WORKMEN'S
COMPENSATION
 and
PUBLIC LIABILITY
INSURANCES

Assets exceed £130,000

		1916	1937
Premium Income	-	£8,124	£85,669
Bonus returned to Members since 1916 exceeds £103,000			
Claims paid since 1916	- -		£931,700

Secretary—G. B. GOODMAN.

Regis House, King William Street,
London, E.C.4.

UNION

ASSURANCE SOCIETY LTD.

Head Office:

1 & 2 ROYAL EXCHANGE BUILDINGS,
LONDON, E.C.3.

The Society
whose history goes back to

A.D. 1714

ISSUES POLICIES

in respect of all losses or liabilities
arising out of

FIRE or ACCIDENT

Life and Annuities being transacted
through the Union Life Branch of the
Commercial Union Assurance Co. Ltd.

The advice and assistance of the Society's wide-
spread organisation will at all times willingly
be given.

UNITED KINGDOM PROVIDENT INSTITUTION

A Mutual Office in which all Profits belong to the Assured

Established 1840

Funds exceed £25,000,000

*Attractive Terms for all classes of Life
Assurance including*

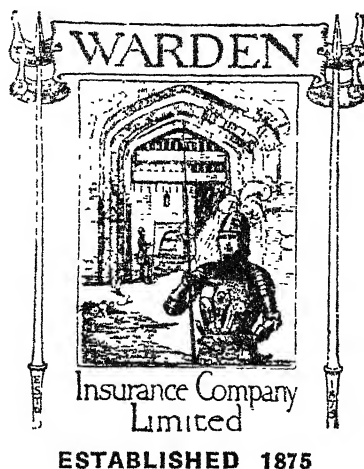
House Purchase Scheme
Family Income Policies

Head Office :

196, STRAND, LONDON, W.C.2

Chairman and Managing Director :

SIR ERNEST J. P. BENN, Bt.



MOTORIST'S "WARDEN" POLICY

Comprehensive cover to meet the requirements of all Motor Owners

LIVE STOCK

PIONEER OFFICE FOR THIS CLASS OF INSURANCE.

FIRE

Comprehensive Policies issued to Householders, covering in one document Fire, Explosion, Theft, Accidents to Servants, Bursting Pipes, and many other risks. Policies issued covering Loss of Profits as a consequence of Fire.

ACCIDENT

Personal Accident and Illness, Third Party, Property Owners' Liability, Plate Glass, Employers' Liability, Burglary, Motor Vehicles, Lift Insurance, Fidelity Guarantee.

Absolute Security.

Losses Promptly & Equitably Settled.

HEAD OFFICE:

21, IRONMONGER LANE, LONDON, E.C.2

LEONARD FISHER, Manager & Secretary.

R. M. ANDERSON, Sub-Manager

Branch Offices:

ABERDEEN: 218, Union Street.
BIRMINGHAM: 28, Colmore Row.
BRISTOL: 28, Baldwin Street.
CAMBRIDGE: Guildhall Street.
CHESTER: 27, Foregate Street.
EDINBURGH: 137, George Street.
GLASGOW: 65, Renfield Street.
LONDON: 86, Cranbrook Road.

LANCASTER: King street Chambers.
MANCHESTER: 26, Cross Street.
NEWCASTLE-ON-TYNE: 9, Eldon Square.
NORTHAMPTON: 24a, Derngate.
PERTH: 22, George Street.
SHREWSBURY: Mardol Head.
SOUTHAMPTON: 12, Above Bar.
YORK: 38a, Coney Street.

WESLEYAN & GENERAL ASSURANCE SOCIETY

CHIEF OFFICE - - BIRMINGHAM

ESTABLISHED 1841

ANNUAL INCOME EXCEEDS - £2,800,000

CLAIMS PAID EXCEED - - £26,000,000

*Representatives throughout Great Britain and
Branch Offices in all the principal Towns.*

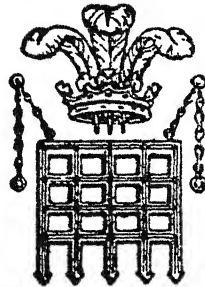
THE SOCIETY IS MUTUAL AND
DESIRES TO RENDER ALL THE
SERVICE WITHIN ITS POWER.

ORDINARY DEPARTMENT	..	Assurances With and Without Profits. Family Income Policies. House Purchase Plan. Collective Assurance.
ANNUITY DEPARTMENT	... ..	Immediate and Deferred Annuities. Special terms for impaired lives.
INDUSTRIAL DEPARTMENT	...	Monthly and Weekly Premiums. Attractive Tables and Benefits.
FIRE & GENERAL DEPARTMENT		All classes of Insurance Business except Marine.

*Prospectuses and all information
may be obtained from any Agent
of the Society, or from—*

A. L. HUNT - - Managing Director

222nd Year.

The **WESTMINSTER****FIRE****OFFICE****Founded A.D. 1717****In the Reign of King George the First.****HEAD OFFICE:****27/8, KING STREET, COVENT GARDEN, LONDON, W.C. 2.****City Office: 82, LOMBARD STREET, E.C. 3.****DIRECTORS.****A. FENWICK MOTT, Esq., Chairman.****E. HERON ALLEN, Esq.,****F.R.S.****MAJOR K. M. BEAUMONT,****D.S.O.****JULIUS BERTRAM, Esq.****LOUIS FORBES****FERGUSON, Esq., c.v.o.****A. J. HEALEY, Esq.****MAJ.-GEN. SIR NEILL****MALCOLM, K.C.B., D.S.O.****E. P. MOORHOUSE, Esq.****C. A. PHILLIMORE, Esq.****S. HEWITT PITT, Esq.****C. M. WOODBRIDGE,****Esq., J.F.****BRANCHES AND DISTRICT OFFICES.****Birmingham** 130, Colmore Row, 3.**Bristol** Corn Street, 1.**Leeds** 28, East Parade, 1.**Liverpool** 30, Exchange Street East, 2.**Manchester** 74, King Street, 2.**Plymouth** 14, Princess Square.**Scottish** 151, West George St., GLASGOW, C.2.

16, Duke Street, EDINBURGH, 1.

FIRE, BURGLARY and THEFT, WORKMEN'S COMPENSATION (including special Domestic Servants' Policies), Personal Accident and Disease, Third Party and Drivers' Risks, Motor Car, Motor Cycle and Lift, Plate Glass, Fidelity Guarantee, Boilers, Engines, and Electrical Plant.

HOUSEHOLDERS' COMPREHENSIVE INSURANCES.**Moderate Rates.****Unsurpassed Security.****Prompt and Liberal Settlement of Claims.**

The Westminster Fire Office carries on a successful and extensive business, and has always maintained the highest character for the honourable and liberal discharge of its obligations.

Prospectuses and every information can be obtained of the Company's Agents, Branch Offices, or at the Head or City Offices as above.

Applications for Agencies invited.**J. M. MURYLEES, Secretary.**

THE
YORKSHIRE
ESTABLISHED 1824.
INSURANCE COMPANY
LIMITED

FIRE - LIFE - ACCIDENT

LOSS OF PROFITS, BOILER, MARINE

LIVE STOCK,

TRUSTEE, EXECUTORSHIP

AND

ALL CLASSES OF BUSINESS.

Chief Offices :

YORK : St. Helen's Square.

LONDON : Yorkshire House, 66/67, Cornhill, E.C.3.

With Offices and Agencies throughout the World.

THE RECORD OF 1937

New Business	£5,097,812
New Business Income	£169,009
Total Annual Income	£1,744,242
Total Payments to Policyholders	£6,213,381
Funds at the end of 33rd year	£8,095,577

(An increase of £347,450 over the previous year.)

INTEREST—

The Interest yield on the mean Insurance Fund of the Ordinary Department is £5:10:0 per cent.

Enquiries from Brokers and Agents solicited, highest commissions payable, exceptionally favourable Non-Profit and Annuity Rates.

African Life Assurance Society, Ltd.

RIVER PLATE HOUSE, FINSBURY CIRCUS, LONDON, E.C.2.

London Board of Directors—

Sir John Chancellor, G.C.M.G., G.C.V.O., D.S.O. (Chairman)
 The Earl of Clanwilliam
 Field Marshal Lord Milne, G.C.B.,
 G.C.M.G., D.S.O., LL.D.
 Arthur John Stevens, Esq.
 Sir John Edward Kynaston Studd, Bt.

Secretary for United Kingdom—
 M. B. Massey-Hicks, F.C.I.S.

FUNDS NOW EXCEED - - £8,095,500



Placing the need of sound underwriting first, the "Beacon" aims at giving the greatest measure of economy for the services rendered. Competitive rates are quoted for most classes of Insurance Business. Boasting not of size but of soundness, the "Beacon" has built up throughout fifty years a reputation for fairness and courtesy which is its most valued asset.

● *Managing Director:* H. J. GREENING, F.C.I.I.

AGENCY
APPLICATIONS
ARE
WELCOMED

BEACON
INSURANCE COMPANY LTD.
142 EDMUND ST., BIRMINGHAM, 3

BRANCHES
THROUGHOUT
THE UNITED
KINGDOM

THE BRITISH COMMERCIAL INSURANCE COMPANY, LTD.

CAPITAL AUTHORISED £100,000

„ PAID-UP £50,000

FIRE - MARINE - ACCIDENT INSURANCE & REINSURANCE

HEAD OFFICE: 20, BUCKLERSBURY, LONDON, E.C.4

CABLES: COMBRIT, LONDON

TELEPHONE: CITY 4855

CHIEF LONDON AGENTS:

PITMAN & DEANE, LTD.

20, BUCKLERSBURY, LONDON, E.C.4

BRITISH & EUROPEAN

INSURANCE COMPANY, LIMITED

ESTABLISHED 1908

*CONSULT
the 'B & E'
for ➡➡*

REINSURANCES — FOREIGN
— FIRE — ACCIDENT — CONTINGENCY —
— TREATY & FACULTATIVE —
HOME —

← Your
ENQUIRIES
are invited.

NORMAN M. WALKER, F.C.I.I., Chairman

66, Cheapside, London, E.C.2

THE CAMBRIAN

INSURANCE CO., LTD

SPECIALISTS IN

WORKMEN'S COMPENSATION

AND

PUBLIC LIABILITY

INSURANCES

ASSETS EXCEED £150,000

COMPLETE PROTECTION COMPETITIVE RATES

General Manager—SYDNEY PERCIVAL

Head Office:— 3 St. Helens Place, Bishopsgate,
LONDON, E.C.3



*Unfortunately
I can't go
to the show—*

The dog-owners whom you meet everywhere have special reason to know that modern life is full of hazards—many of which can prove costly. Whatever one's interest—companionship, breeding, showing, sport, etc., the most logical protection is through CANINE COMPREHENSIVE POLICIES at moderate rates. Below are the Sections covering Pedigree and other dogs. Send for FREE literature and Agency terms.

- 1 Death by Accident, Fire and Lightning (including Transit by Air, Rail, Road and Water, and Show Risks).
- 2 Death by Disease or Sickness (excluding Distemper—see Section 3—and Poisoning).
- 3 Death by Distemper.
- 4 (a) Death by Whelping.
(b) Loss of Litter.

- 5 Veterinary Surgeon's Fees.
 - 6 Expenses of Recovery of Lost and Stolen Dogs.
 - 7 Loss of Entry Fees.
 - 8 Liability for Personal Injuries and Property damage and Legal Costs.
- The cover provided by Sections 1—4 inclusive is valid following destruction by a Veterinary Surgeon.*

THE CANINE INSURANCE ASSOCIATION LTD.

57, GRACECHURCH STREET, LONDON, E.C.3.

THE ONLY OFFICE WHICH CONFINES ITS BUSINESS TO DOG RISKS

Also at Yorks: Scriven House, Harrogate. Glasgow: 4 Beverley Road, Newlands, S.3
Edinburgh: 37 George Street. France: 9, rue des Filles-Saint-Thomas, Paris (2e)
Holland: Damrak 28-30, Amsterdam, C.

Insurances granted on Property abroad at moderate rates with unquestioned security.

Colonial and Foreign Fire, Accident
and Loss of Profits Insurance
and Reinsurance.
Marine Insurance.

Home Fire and Loss of Profits
Reinsurance.

THE
CENTRAL
INSURANCE COMPANY LIMITED

guaranteed by THE
LIVERPOOL & LONDON & GLOBE
INSURANCE COMPANY LIMITED

HEAD OFFICE
1, CORNHILL, LONDON, E.C.3

A PURELY MUTUAL INSTITUTION

*Whole Life and Endowment
Assurances*

*Personal Accident and
Sickness Policies*

Annuities

Group Assurances

Pension Schemes

etc.

**THE COLONIAL MUTUAL LIFE
ASSURANCE SOCIETY LIMITED**
(INCORPORATED IN AUSTRALIA IN 1873)

TOTAL ASSETS

£21,722,207

PAID TO POLICYHOLDERS

£26,945,807

Head Office for the United Kingdom where
policies are issued and claims paid in sterling :—

4, ST. PAUL'S CHURCHYARD, LONDON, E.C.4

Telephone : CITY 2671

Telegrams Tumloc, Cent, London

Confederation Life Forges Ahead

1937 a Year of Progressive Development
Greater Strength, Increased Service.

SIXTY-SIXTH ANNUAL REPORT

Gives an Account of its Stewardship to
Policyholders

*A copy of the Annual Report
will be mailed upon request.*

Salient Features :

Total Assurances in Force	...	...	£84,481,000
New Assurances Paid for in 1937	...	...	9,954,000
Total Net Income for Year	...	...	4,638,000
Total Assets	...	...	24,796,000
Surplus Earned	...	...	591,000
Total Surplus	...	...	1,811,000

Confederation Life

Association

*Incorporated by Act of Parliament in Canada in 1871
as a Limited Company*

CHIEF OFFICE for the UNITED KINGDOM:
BUSH HOUSE, ALDWYCH, LONDON, W.C.2.

Telephone :
MANsion House 4954 (two lines)

Telegrams :
"Talentasco, Cannon, London"

The Continental Assurance Company of London Limited

The contracts of which are guaranteed by L'Abeille Societe Anonyme
d'Assurances a primes fixes contre l'Incendie, Paris (Founded 1857)

STAFFORD HOUSE, 14—20, KING WILLIAM STREET,
LONDON, E.C.4.

PARIS BRANCH—29, RUE DE CHÂTEAUDUN

REINSURANCES

Manager and Secretary : C. V. HANSEN

THE
ECCLESIASTICAL
INSURANCE OFFICE, LIMITED

*specialises in the insurance of Church
property and risks in connection therewith :*

Fire

Life

Employers' Liability

Public Liability

Personal Accident

Burglary and Theft

Glass

Address :

11, NORFOLK STREET, STRAND, LONDON, W.C.2

**Employers' Mutual
Insurance Association Limited.**

ESTABLISHED 1898.

Head Offices :

12, Charlotte Square, Edinburgh, 2

Head Offices England and Wales :

Wellington House, 125/130, Strand, London, W.C. 2

and Branches at

Birmingham, Bournemouth, Bristol, Camberley, Cardiff, Glasgow,
Hanley, Leeds, Leigh-on-Sea, Manchester, Northampton and
Nottingham.

INSURANCES AT INDEPENDENT RATES.



Founded 1900

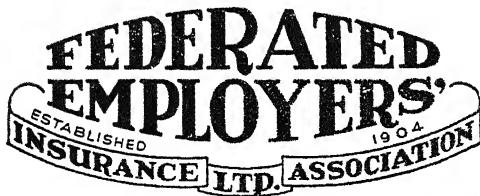
**FIRE, EMPLOYERS' LIABILITY, PUBLIC
LIABILITY, PERSONAL ACCIDENT,
MOTOR, LIVESTOCK, HAILSTORM
AND PLATE GLASS INSURANCES**

*Agents in country districts wanted where
we are not adequately represented*

Head Office:

**COUNTY INSURANCE BUILDINGS,
MUSEUM STREET, YORK**

JOHN HETHERTON - *Managing Director.*



Head Office : 8, KING STREET, MANCHESTER

AN INDEPENDENT OFFICE.

Nominal Capital, £150,000.

Subscribed, £150,000.

Paid-up, £75,000.

Total Funds Exceed £450,000.

DIRECTORS :

ARTHUR TOWNSON, Esq., *Chairman.*

SIR WALTER LAWRENCE, J.P., *Deputy Chairman.* BERTRAM B. MOSS, Esq.,

SIR E. KEITH NUTTALL, Bart., Assoc. Inst. C.E., M.Soc.C.E. (France). SIR Wm. EDGE, Bart., J.P., M.P.

Assistant Secretary : GEO. M. DOIG, A.C.I.I.

General Manager and Secretary : F. A. E. EVANS.

Fire, Loss of Profits, All Classes of Accident Insurance.

**THE LEADING OFFICE FOR
CONTRACT GUARANTEE BONDS**

Enquiries invited from Insurance Brokers and Agents of Repute.

FRANKONA

REINSURANCE CO., LTD.

Established 1886

BERLIN

London Representatives:

Price Forbes (Reinsurance), Ltd.

King William Street House, Arthur Street.

Guarantees of the Company at 30th June, 1937:

Capital	- - - - -	Rm. 3.506.000
Sundry Reserves	- - - - -	1.610.600
Premium and Loss Reserves	- - - - -	61.898.783
Profit carried forward	- - - - -	227.876
Total		<u>67.243.259</u>

W. T. GREIG LTD.

REINSURANCE AGENTS

Cables:
BUENSEGURO, LONDON.

Telephone:
AVENUE 4187.



1, Royal Exchange
Avenue,
London, E.C.3.

La Buenos Aires Insurance Co. (Inc. Argentine Rep.)
 La Rosario Insurance Co. (Do.)
 La Rosario Agrícola Insurance Co. (Do.)
 Fenix del Norte Insurance Co. (Do.)
 San Martin Insurance Co. (Do.)
 La Metropolitana Insurance Co. (Inc. Cuba)

Camara Sindical de Aseguradores (Marítimos)

Reinsurance Contracts arranged for all Classes
of Insurance.

ORIGINAL
SOCIETY.

FOUNDED
1840.

THE GUARANTEE SOCIETY LIMITED

FIDELITY GUARANTEED IN ALL SITUATIONS OF TRUST

(The Office which in 1840 founded Public Suretyship.)

OTHER DEPARTMENTS.

FIRE, BURGLARY, ACCIDENT, MOTOR, CONTINGENCY

HEAD OFFICE: SUN COURT, CORNHILL, LONDON, E.C.3

Telephone: AVENUE 4071 & 4072

BRANCHES in PRINCIPAL TOWNS

Guardian Plate Glass INSURANCE COMPANY, LIMITED

Established 1863

Registered Offices: 1 & 2, ROYAL EXCHANGE BUILDINGS, LONDON, E.C.3.

DIRECTORS—ALLEN WOODROFFE, Chairman;

A. K. GRAHAM; W. H. WALKER.

SECRETARY—H. A. McLUCKIE.

BRANCH OFFICES:

CITY OFFICE	LEICESTER	2. Newark Street.
1 and 2, Royal Exchange Buildings, E.C.3.	LIVERPOOL	44. Whitechapel.
ABERDEEN	9. Golden Square.	MANCHESTER
BAKER STREET		Royal Mail House, 76, Cross Street.
35, Baker Street, Portman Square, W.1.	NEWCASTLE ON-TYNE	
BELFAST	8. Waring Street.	Union Assurance Buildings, 33, Westgate Rd., 1.
BIRMINGHAM	25. Bennett's Hill.	2. NORTH LONDON
	21. Clare Street.	1. NOTTINGHAM
CAMBRIDGE	Union House, 75-77, Regent St.	Union Chambers, Weekday Cross.
CARDIFF	141. Queen Street.	PICCADILLY
DUBLIN	55. Dawson Street, C.2.	Piccadilly House, 33, Regent Street, S.W.1.
EDINBURGH	10. North St. David Street.	2. SOUTHAMPTON
GLASGOW	145. St. Vincent Street, C.2.	TUNBRIDGE WELLS
ILFORD	86. High Road.	91-93, Mount Pleasant Road.
LEEDS	14. Park Row.	1. COPENHAGEN
		10. Vestervoldgade.

THIS COMPANY insures all kinds of PLATE, ORNAMENTAL, and other GLASS against MALICIOUS or ACCIDENTAL BREAKAGE.

MODERATE RATES

IMMEDIATE REPLACEMENTS

NO CHARGE MADE FOR INSURANCE of New Glass on Replacement of Breakages during the Unexpired Term of a Policy.

The Guardian Plate Glass Insurance Co., Ltd., was acquired in 1906 by the Union Assurance Society, Ltd.



THE
GUILDHALL
 INSURANCE COMPANY, LIMITED

Head Office:

83 & 84, QUEEN STREET, LONDON, E.C.4.

Telephone: CITY 1491 (5 lines)

Branches at BIRMINGHAM, BRISTOL, CARDIFF, DUNDEE, GLASGOW, LEEDS, LIVERPOOL,
 MANCHESTER, NEWCASTLE-ON-TYNE, NOTTINGHAM, Etc.

A FEW FACTS
about
THE IMPERIAL LIFE
 ASSURANCE COMPANY OF CANADA
 (Incorporated in Canada as a Limited Liability Company)

The Company's assets amount to **£17,246,704**. The Policyholders' reserves of **£13,881,040** are **£164,383** in excess of the Dominion of Canada Government requirements.

During 1937, more than **£1,334,957** was paid out to Imperial Life Policyholders or their beneficiaries.

In 41 years, the Company has paid out to Policyholders or their beneficiaries a total of **£20,479,938**.

The Company holds a net surplus of **£1,124,112**.

Chief Office for Great Britain:

19 CUNARD HOUSE, 27 COCKSPUR STREET, LONDON, S.W.1

General Manager: **Wm. Ardern**

Whitehall 9631 (7 lines)

THE
LEGAL
INSURANCE
COMPANY
LIMITED

Head Office :
LEGAL INSURANCE BUILDING
231, STRAND, LONDON, W.C.2

ALL CLASSES



OF INSURANCE

LM
LONDON
AND
MANCHESTER
ASSURANCE CO. LTD.

Established - - - 1869

LIFE ANNUITY
ACCIDENT FIRE
MOTOR BURGLARY
ETC.

CHIEF OFFICE: FINSBURY SQUARE, LONDON, E.C.2

LONDON & SCOTTISH

Assurance Corporation, Limited.

ESTABLISHED 1862.

LIFE
ACCIDENT



FIRE
MARINE

Chief Offices:

KING WILLIAM STREET HOUSE, LONDON, E.C.4.

MEDICAL SICKNESS ANNUITY & LIFE ASSURANCE SOCIETY, LTD.

Established - 1884

Head Office:

LINCOLN HOUSE, 300, HIGH HOLBORN, W.C.1

Permanent Sickness and Life Assurance
for Doctors and Dentists only.

House and Practice Loans.

No Commission. No Agents. No Shareholders.

BERTRAM SUTTON,
Manager & Secretary

MIDLAND EMPLOYERS' MUTUAL ASSURANCE LIMITED

FINANCIAL POSITION

(At 30th September 1937)

Subscribed Capital	-	£85,850	Reserve for Unexpired Risks	-	£499,906
Premium Income	- - -	£1,110,000	Reserve for Unexpired Claims	£739,474	
General Reserve Fund	-	£200,000	Total Assets Exceed	- -	£2,308,000
Claims Paid Exceed	- -	£6,000,000			

WORKMEN'S COMPENSATION INSURANCE

Head Office:

16, WATERLOO STREET, BIRMINGHAM, 2.

Branches throughout the Kingdom.

Managing Director: A. Roland Hill.

General Manager: Allan S. Barnfield, O.B.E.

Assist. General Manager: R. B. Rutter. Secretary: D. W. Drysdale, C.A.

MUNICIPAL MUTUAL INSURANCE, LTD.

(Associated Local Government Authorities).

36th Year

ALL CLASSES OF INSURANCE REQUIRED BY LOCAL
AUTHORITIES UNDERTAKEN AT LOWEST RATES

**ASSETS EXCEED
£1,400,000**

HEAD OFFICE: "MUNICIPAL INSURANCE HOUSE,"
25-27, OLD QUEEN STREET, WESTMINSTER, S.W.1

BRANCHES:

Manchester:	Glasgow:
Midland Bank Buildings, King Street.	20, Renfield Street, C.2.
Cardiff:	Newcastle-upon-Tyne:
32, Park Place.	4, Northumberland Street.
Edinburgh:	Nottingham:
21, Castle Street.	Vernon House, Friar Lane.
Birmingham:	Bradford:
174, Corporation Street.	Britannia House, Bridge Street.
Exeter: 18, High Street.	Aberdeen: 154, Union Street.
Norwich: Lloyds Chambers, The Walk.	
JOHN BOND, O.B.E., General Manager.	JOHN J. TAIT, F.C.I.I., Secretary.

THE
MUTUAL LIFE & CITIZENS'
 Assurance Company, Limited (of Australia)

ASSETS EXCEED - - - £26,000,000

ESTABLISHED 1886

A BONUS EVERY YEAR

For the One Year 1937

Whole Life Policies of £100

(Premiums payable throughout life)

1 yr. or less in force received	£2	5	0
5 years in force, received	2	10	0
10 " "	2	16	0
15 " "	3	1	0
20 " "	3	8	0
25 " "	3	16	0
30 " "	4	4	0
35 " "	4	12	0
40 " "	4	18	0
45 " "	5	4	0

APPLICATIONS FOR AGENCIES INVITED

The Manager—

BRETENHAM HOUSE, 1, LANCASTER PLACE, STRAND, LONDON, W.C.2
 CHIEF OFFICE FOR UNITED KINGDOM

Endowment Assurance

House Purchase (with or without Life Assurance)

Annuities

Nursing Service This unique service is

now available to all Life Assurance, Group and Sickness & Accident policyholders. Over 5,000 trained nurses are attached to this service and 300,000 visits have been made to nurse policyholders.

Whole Life Assurance

Sickness and Accident

Guaranteed Income Policy

(An up-to-date form of Family Income policy with unique protection)

Group Life, Sickness and Pension Plans

FURTHER DETAILS OF ANY OF THE ABOVE MAY BE OBTAINED FROM THE H.O.


MUTUAL PROPERTY
Life and General
INSURANCE COMPANY LIMITED
ESTABLISHED 1879
15, WHITEHALL, LONDON, S.W.1

THE NATIONAL FEDERATION OF
MEAT TRADERS



INSURANCE

ASSOCIATION LTD.

5, Charterhouse Square, Smithfield E.C.1.

Phone
CLE 1924/5

Chairman :

G. H. COLLINGE, O.B.E.

Director and General Manager :

E. V. PAYNE, F.R.A.S.

Director & Secretary :

W. G. T. BLOIS, O.B.E.

Fire - Motor - Workmen's Compensation, Etc.

W.C.A. & T.P.

ENQUIRIES FOR ATTRACTIVE
 RATES INVITED.

The NATIONAL MUTUAL INDEMNITY
 INSURANCE COMPANY LIMITED.

YORK HOUSE, 12 YORK STREET, MANCHESTER, 2
 9, BILLITER SQUARE, LONDON, E.C.3. AND BRANCHES.

Specialised Service—Good Remuneration

THE
**NATIONAL PROVINCIAL
INSURANCE COMPANY, LIMITED**

ESTABLISHED 1854

Specialists in

**PLATE GLASS
INSURANCE**

CLAIMS PAID EXCEED **£2,000,000**

Applications for Agencies Invited

66, LUDGATE HILL, LONDON, E.C.4.

TELEPHONE: CITY 6752

Telephone
Mansion House 6274

Telegrams:
Walpowlex, Stock, London

W. ALLAN POWELL
LIMITED

Insurance Brokers and Reinsurance Agents

1 CORNHILL, LONDON, E.C.3

REINSURANCE CONTRACTS
arranged for
ALL CLASSES OF INSURANCE

General Agents for Great Britain:—

NORDEN Insurance Company Ltd. of Oslo

Estab. 1867

London Representatives:—

ROYAL CHARTERED General Fire Ins. Co. Ltd.

of Copenhagen „ 1798

The
RELIANCE FIRE and ACCIDENT
INSURANCE CORPORATION, LTD.

ESTABLISHED 1906.

BUSINESS TRANSACTED—

FIRE. BURGLARY. PLATE GLASS.
 ACCIDENT. SICKNESS. DRIVERS'
 ACCIDENT DEPARTMENTS.

Premiums Paid either Weekly,
 — Quarterly or Annually. —

Applications for Agencies Invited.

L. J. BLAKE, General Manager.

Brettenham House,
LANCASTER PLACE, STRAND,
London, W.C.2

SALVATION ARMY
ASSURANCE SOCIETY, LTD.

NOT THE LARGEST
 BUT ONE OF THE BEST OFFICES.

	1894	1937
PREMIUM INCOME	£420	£1,301,000
FUNDS - - -	£14,220	£7,000,000
CLAIMS PAID	£11,000,000	

ALL CLASSES OF LIFE ASSURANCE, NATIONAL HEALTH
 INSURANCE, HOUSE PURCHASE TRANSACTED.

CLAIMS—PROMPTLY PAID. FUNDS—SOUNDLY INVESTED.

LATEST BONUS DECLARATION £2 0 0 % per Annum

Agencies all over the United Kingdom and Northern Ireland

Chief Offices:
 QUEEN VICTORIA STREET, LONDON, E.C.4.

Joint Managing Directors:
 Commr. DAVID CUTHBERT
 „ CHARLES BAUGH

SCOTTISH AMICABLE LIFE

ASSURANCE SOCIETY

AN UNBROKEN BONUS RECORD FOR 110 YEARS

Head Office :
35 St. Vincent Place,
GLASGOW.

London Office :
17 Tokenhouse Yard,
LONDON, E.C.2.



FIRE, MOTOR, ACCIDENT AND GENERAL INSURANCE

CHIEF OFFICES :

136-138, Hope Street, Glasgow

Sackville House, 40, Piccadilly, London, W.1

General Manager — ALFRED H. PEARSON

ESTABLISHED 1877.

SCOTTISH INSURANCE CORPORATION LTD.**ASSETS EXCEED £1,500,000***Classes of Business Transacted :*

FIRE including LOSS OF PROFITS
 LIFE - ANNUITY - TRUSTEE
 CAPITAL REDEMPTION - FIDELITY
 ACCIDENT - ILLNESS
 EMPLOYERS' LIABILITY - THIRD PARTY
 PROPERTY OWNERS - MOTOR VEHICLE
 ALL RISKS (JEWELLERY AND FURS)
 BURGLARY - TRANSIT - PLATE GLASS
 BOILER - ENGINEERING

HEAD OFFICE :

115, GEORGE STREET, EDINBURGH, 2**LONDON OFFICE : 110, CANNON STREET, E.C.4**

*BRANCHES AND AGENCIES IN VARIOUS PLACES AT HOME
AND ABROAD.*

There are

"SCOTTISH LIFE" POLICIES

to meet the requirements of

*THE YOUNG MAN**THE MARRIED MAN**THE CHILDREN**THE INVESTOR**Leaflets describing these Schemes will be sent upon application to—***THE SCOTTISH LIFE****ASSURANCE COMPANY LIMITED****19, St. Andrew Square, EDINBURGH, 2***London Office: 9 & 10, King Street, Cheapside, E.C.2*

WITH PROFIT ASSURANCE AT NON PROFIT RATES

Write for Prospectus

The Scottish Provident Institution for Mutual Life Assurance

Branch Offices in Glasgow, Aberdeen, Dundee, Birmingham, Bristol, Cardiff, Leeds, Liverpool, Manchester, Newcastle, Nottingham, Belfast and Dublin.

LONDON:

3 LOMBARD STREET, E.C.3., 36 LEADENHALL STREET, E.C.3.
56 CHANCERY LANE, W.C.2. and 17 PALL MALL, S.W.1.

HEAD OFFICE: 6 St. Andrew Square, EDINBURGH

FUNDS £25,000,000

The Scottish Temperance and General Assurance Company, Limited.

Head Office: 109, St. Vincent Street, Glasgow, C.2.

LIFE FUNDS exceed £8,200,000

Send for Prospectus of :

Our **"SECURED INCOME" POLICY**

Our new **"HOUSE PURCHASE SCHEME"**

Two solutions to the married man's problem of how to make provision for wife and family.

SPECIAL TERMS TO ABSTAINERS

Branch Offices :

London—3, Cheapside, E.C.2.

WEST END—17, VICTORIA STREET, S.W.1.

BIRMINGHAM 9—25, TEMPLE ROW.
BRISTOL 1—44, CORN STREET.
LEEDS 1—14, EAST PARADE.
LIVERPOOL 2—42, CASTLE STREET.
MANCHESTER 3—90, DEANSGATE.

NEWCASTLE-ON-TYNE 1—11, GREY STREET.
NOTTINGHAM—ALBION CHAMBERS, KING STREET.
ABERDEEN—154, UNION STREET.
EDINBURGH 2—97, GEORGE STREET.
BELFAST—16, DONEGALL SQUARE, SOUTH.

THE SOUTH BRITISH Insurance Company, Ltd.

(Incorporated in New Zealand in 1872).

CAPITAL SUBSCRIBED	-	-	-	-	-	£1,031,640
CAPITAL PAID-UP	-	-	-	-	-	£1,031,640

Chief Office for the United Kingdom:

10/11, LIME STREET, LONDON, E.C.3

Underwriter: R. A. GROVE.

Secretary: H. R. HULL.

Manager for the United Kingdom: T. B. CHING.

FIRE, MARINE & ACCIDENT BUSINESS TRANSACTED

Total Net Income	-	-	-	-	-	£1,323,000
Total Assets Exceed	-	-	-	-	-	£3,877,000

Auditors: Messrs. TURQUAND, YOUNGS, McAULIFFE & Co.

Telegraphic Address—"British, Stock, London."

Telephone—Mansion House 4811

Bankers:

BANK OF ENGLAND.

W. H. SPILLER & SON, LTD.

DIRECTORS:

A. L. SPILLER J. F. W. SPILLER
A. BOWSER

1, ROYAL EXCHANGE AVENUE, LONDON, E.C. 3

Insurance and Reinsurance Brokers.

FIRE RE-INSURANCE (Home and Foreign)
(BY TREATY ONLY.)

LONDON CORRESPONDENTS FOR

SVEA Fire and Life Insurance Co., Ltd., of Gothenburg	-	Estab. 1866
CHRISTIANIA General Insurance Co., Ltd., of Oslo	-	„ 1847.
NYE DANSKE Insurance Co., Ltd., of Copenhagen	-	„ 1864.

Telephone: Avenue 3372

Telegrams: "SPICELLUS, STOCK, LONDON."

TARIFF REINSURANCES,

ESTABLISHED 1919.

LIMITED.

PREMIER SECURITY
FOR
FIRE and ACCIDENT
REINSURANCES.

<i>Foreign Supt.</i>	-	-	-	-	H. G. BURRIDGE.
<i>Accident Manager</i>	-	-	-	-	G. DEAN.
<i>Asst. Secretary</i>	-	-	-	-	F. P. HOLT.
<i>Manager & Secretary</i>	-	-	-	-	G. BARRON.

St. Swithin's House, St. Swithin's Lane,

LONDON, E.C.4.

Telephone :
Mansion House 4631 (2 lines).

Telegrams :
"Facultatif, London."

FIRE

ACCIDENT

UNITED BRITISH

Insurance Company, Limited

for

Security &

Liberality

Head Office :

1, 2 & 3, QUEEN STREET PLACE,

LONDON, E.C.4.

THE
UNITED FRIENDLY
Insurance Company, Limited,
42 Southwark Bridge Road,
London,

*are offering Special Terms
to men of proved ability*

LIFE, FIRE, BURGLARY, PLATE GLASS,
SICKNESS, DRIVERS' RISKS,
HOUSE PURCHASE,
ENDOWMENTS, &c.

E. R. BALDING - - MANAGING DIRECTOR.

All Classes



of Insurance

FIRE: ACCIDENT: MARINE

WESTERN
ASSURANCE CO.

Branches and Agencies throughout the World

British and Foreign Offices

14, CORNHILL, LONDON, E.C.3

BRITISH NATIONAL LIFE

INSURANCE SOCIETY, LIMITED

LIFE—ENDOWMENT—HOUSE PURCHASE—ATTRACTIVE TABLES

LOANS TO POLICYHOLDERS EXCEED £500,000.

Applications are invited from reliable men of organising ability wishing to obtain permanent district appointments.

Write in confidence

D. W. WESTLEY, Managing Director,
Spencer House, 4, South Place, Moorgate, London, E.C.2

THE CATTLE TRADERS'

INSURANCE COMPANY LIMITED

(Incorporated 1915)

Head Office:

Ferry Buildings, Birkenhead

Irish Office:

13 North Wall, Dublin

CAPITAL SUBSCRIBED	-	-	-	-	£50,000
CAPITAL PAID	-	-	-	-	£12,500

RESERVE FUND	-	-	-	-	£18,000
MARINE, W.C.A., &c., FUNDS	-	-	-	-	£10,176

MARINE, IRISH MARINE (Cattle, &c.).	LIVESTOCK	FARM RISKS	FIRE
ACCIDENT HORSES, etc.	WORKMEN'S COMPENSATION	(Specialise on Butchers)	

*Canada's
progressive
Life
Office*

Enquiries Invited

CROWN LIFE

INSURANCE COMPANY

(Incorporated in Canada with limited liability)

Chief Office for the British Isles:—

21-24, Cockspur Street, London, S.W.1

MANAGER: P. McDONALD

London—Central: 21, Cockspur Street, S.W.1.

London—West End: 37/39, Oxford Street, W.1.

London—Docks: 218, East India Dock Road, E.14.

GLASGOW: 129, ST. VINCENT STREET, C.2.

BIRMINGHAM: 111, NEW STREET 2.

MANCHESTER: 15, COOPER STREET.

Canada's

Oldest &

Strongest

Accident

Office

THE DOMINION OF CANADA

GENERAL INSURANCE COMPANY

(Incorporated in Canada in 1887 as a Limited Company)

Chief British and Foreign Office—

TRAFALGAR HOUSE, WATERLOO PLACE, LONDON, S.W.1

Telephone: WHITEHALL 9951 (4 lines)

Economic Insurance Company, Ltd.

ESTABLISHED 1901.

Head Office: 105, Fenchurch St., London, E.C.3.

Fire Dept.: 9/11, Fenchurch Avenue, E.C.3.

FIRE, LIFE, MARINE, ACCIDENT.

GENERAL REVERSIONARY AND INVESTMENT COMPANY

59, CAREY STREET, LINCOLN'S INN, W.C.2

ESTABLISHED 1836

Further Empowered by Special Acts of Parliament, 14 & 15 Vict., cap. 180 and 18 & 14 Geo. V., cap. 17.

CAPITAL, £500,000. RESERVE FUND, £400,000. DEBENTURE STOCK, £249,048.

**REVERSIONS, LIFE INTERESTS and LIFE POLICIES PURCHASED
or LOANS GRANTED thereon.**

Loans upon Reversions may be obtained either at an Annual Interest, or in consideration of redeemable deferred charges, payable upon the REVERSIONS falling in.

Present incomes are likewise advanced upon the latter principle to persons entitled to Reversionary Interests, who may thus obtain the means of support until their property falls into possession, without being called upon for any payment until that event.

Temporary Deposits Accepted.

Forms of Proposal may be obtained from the Actuary & Secretary.

London and Manchester Plate Glass

INSURANCE COMPANY, LIMITED

Head Office: BROAD STREET HOUSE, OLD BROAD STREET, LONDON, E.C.2.

Established 1885.

Telephone Number, 2870 London Wall.

Bankers—Lloyds Bank, Ltd., Threadneedle Street, E.C.

Distinctive Features.

Policies cover Breakages from any cause, excepting Fire and War Risks. No vexatious conditions. All kinds of Plate and other Glass insured.

Moderate Rates of Premium. Prompt replacement of Breakages.

No re-insurance charged on replacements.

This Company guarantees to Policyholders every six years, on the payment of the seventh year's premium, a return of 10 per cent. on the gross amount of premium paid for the seven years, provided no claim has occurred.

S. JOY, Managing Director & Secretary.

Applications for Agency invited.

Liberal terms.

National and Colonial

INSURANCE CORPORATION LIMITED

LIFE, FIRE AND ACCIDENT

Telephone—MANsion House 9704

Telegraphic Address—NATCOLINC, STOCK, LONDON

PARIS OFFICE—

23, Boulevard Haussmann, Paris, IXe

Head Office:

21, BIRCHIN LANE, LOMBARD STREET, LONDON, E.C.3

NATIONAL EMPLOYERS

Mutual General **INSURANCE** Association Ltd.

Careful Drivers Motor Policy.

No Claim Bonus **33½%**. Assets **£1,877,000.**

10, St. Mary Axe, London, E.C.3

THE PIONEER LIFE

Estab.] ASSURANCE COMPANY, LIMITED. [1891.

CHIEF OFFICES:—

31, Dale Street, LIVERPOOL.

Assets exceed - - - - **£1,000,000**

Claims Paid exceed - - - - **£2,000,000**

Scottish Boiler and General Insurance Company, Limited

Established 1881

HEAD OFFICE: 82, ST. VINCENT STREET, GLASGOW, C.2

GENERAL MANAGER—W. WALLACE KERR.

Branch Offices:

Manchester—Yorkshire House,
Cross Street.
London—Sun Court, 66-67, Cornhill,
E.C.3.
Birmingham—21, Bennett's Hill.
Bristol—4, St. Stephen's Avenue.
Sheffield—King's Chambers, 26, Angel
Street.

Newcastle-on-Tyne—32, Mosley Street.
Dublin—3, College Green.
Belfast—"Yorkshire House,"
10, Donegall Square South
Swansea—31, Fisher Street.
Edinburgh—67, George Street.
Aberdeen—148, Union Street.
Cardiff—31, Windsor Place.

Inspect and Insure all classes of Boilers, Steam, Gas and Oil Engines and Electrical Plant.
Plans and Specifications prepared for all descriptions of Engineering Machinery.

OTHER CLASSES OF BUSINESS:—

FIRE, ACCIDENT, MARINE, etc.

Agents who can introduce Business are invited to communicate with the Manager.

THE UNITED LEGAL

Indemnity Insurance Society, Limited

(United with the Yorkshire Insurance Company, Ltd., Established 1824)

Total Assets exceed £17,000,000

Head Office: 6, NORFOLK ST., STRAND, LONDON, W.C.2
INSURANCE DEPARTMENTS.

Fire.
Personal Accident and Sickness
Employers' Liability.
Public Liability.
Driving Accidents.
Live Stock.
Plate Glass.
Motor Cars, Lorries & Cycles.
Comprehensive Household.

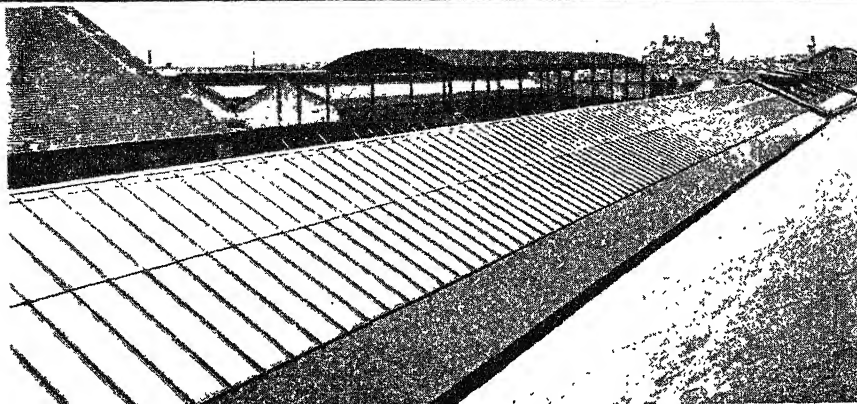
Retail Shop Comprehensive.
Burglary, Housebreaking & Larceny.
Fidelity Guarantee.
Steam, Gas & Oil Engines.
Boilers. Time Loss.
Lifts, Hoists & Cranes.
Electrical Plant. Refrigerator Plant.
Suction & Producer Plants.
Consulting Engineering.

Prospectuses furnished on application.

LIFE Assurances arranged at minimum rates.

PLATE GLASS BREAKAGES

PROMPTLY REPLACED IN TOWN OR COUNTRY



Example of Wired Fire Resisting and Life Protecting Glass in the roof of a section of the Gas Light & Coke Company's Research & Training Centre at Fulham, where we supplied and glazed 24,000 ft. of this Glass.



An illustration of some of the many types of Glass used in a modern Shopfront which Insurance Companies are called upon to insure, viz., Pea Green "Tintopal" Glass Fascia, Sandblast Decorated Glass Transoms and Door Plate, Polished Plate Glass Fronts, Black and Pea Green "Tintopal" Glass Stallboards.

Contractors for Glass Replacements of all descriptions.

EATON, PARR & GIBSON, LIMITED

Plate, Sheet and Ornamental Glass Merchants & Glaziers, Standard Glass, Mirror and Sandblast Works.

41-53, KINGSLAND ROAD, LONDON, E.2.

Telegrams: Measurement, Beth, London.

Telephone. Clerkenwell 1040 (10 lines)

**REINSURANCE
TREATIES
ARRANGED**



**FIRE
ACCIDENT
MARINE**

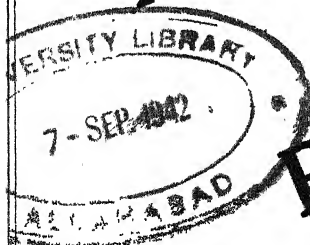
LONDON ATTORNEYS FOR
Franco-Argentina Insurance
Company of Buenos Aires
Established 1896. Paid up Capital
\$c/l. 1,500,000.

Pohjola Insurance Company
of Helsingfors
Established 1891. Paid up Capital
Fmk. 12,500,000

Reinsurance Company Salamandra
of Copenhagen
Established 1918. Paid up Capital
Kr. 1,200,000.

Yokohama Fire and Marine Insurance Co. Ltd. of Yokohama
Established 1897
Paid up Capital
Yen 3,125,000

**MUMMERY
&
MORSE
RIMMER LTD.**



**CORRESPONDENTS
THROUGHOUT
THE WORLD**



**TELEGRAMS
MUMORIM—LONDON**

**TELEPHONE:
MANSION HOUSE 9696**

**47-51, KING WILLIAM STREET
LONDON, E.C. 4**

Sun Life Assurance Company of Canada

(Incorporated in Canada in 1865 as a Limited Company)

Since 1871, the Company has distributed to its policy-holders or their dependents no less than **Two Hundred and Thirty-Two Million Pounds.**

Fifteen Million, Six Hundred Thousand Pounds

concerning Life Assurance needs. Write and let us know what your particular problem is and, without obligation, we will advise you how to solve it.

The largest Company of the British Empire transacting Life Assurance solely.

ASSETS : £170,000,000

H. O. LEACH (General Manager for British Isles)

Sun Life Assurance Company of Canada,
SUN OF CANADA HOUSE, COCKSPUR STREET,
LONDON, S.W.1.

110